



# KANSAS

DEPARTMENT OF LABOR

Division of Workers Compensation

2005 Fiscal Year  
31st Annual Statistical Report



# **KANSAS DEPARTMENT OF LABOR**

## **Division of Workers Compensation 31<sup>st</sup> Annual Statistical Report Fiscal Year 2005**

**January 2006**

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## MESSAGE FROM THE SECRETARY OF LABOR

Since beginning my service with the Department of Labor, I have been pleased to be involved in many different projects and activities to ensure the Department of Labor fulfills its mission to enhance the economic well-being of all Kansans through responsive workforce services.

This annual report contains information on the Workers Compensation Division's operations by section for the past fiscal year, tables of data on the incidence of workplace injuries and illnesses, insurance industry premiums and losses for Kansas, fraud and abuse activity, and revenue and operating expenditures for the Kansas Workers Compensation Fund. The annual report also contains the results of a major statistical study on Kansas Workers Compensation claims that was completed in 2004.

In Fiscal Year 2005, the Division processed 17,480 applications for hearings, and 6,727 employer elections. The Business section issued 234 self-insurance permits to employers, including eight to new applicants. The Compliance section established more than 5,900 employer contacts. This year, the Fraud and Abuse unit collected \$139,750.44 in restitution and civil penalties. In addition, the Ombudsman section provided information upon request to 29,258 parties during the fiscal year. The Research section responded to over 39,000 requests for workers compensation histories.

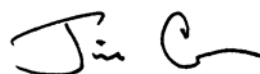
The Technology and Statistics section, along with the KDOL Information Services Division, continued to maintain and modify the Electronic Data Interchange (EDI), a system to allow electronic reporting of initial injuries and follow-up reports by insurers. EDI has been well received by Kansas employers and insurers, even exceeding our own expectations, with over 40 trading partners submitting data on behalf of over 200 insurance carriers and self-insured employers. In FY2005, about one-third of all original reports of accident were filed electronically.

The Division's Coverage and Compliance Unit, the Technology and Statistics unit, and Department of Labor's Information Services Division worked with the National Council on Compensation Insurance (NCCI) to implement three new innovations in proof of coverage reporting and information access. First, at the end of FY2005 the Division launched a new web-based coverage verification service which allows external users access to coverage information over the Department of Labor web site. Second, in April of 2005 they implemented a new digital data exchange or proof of coverage regulatory reports between the Division and insurers. Finally, the Division and Information Services worked with all internal stakeholders to create a proof of coverage data warehouse that makes digitally submitted reports available to other units. This new capability greatly increased staff productivity.

The Division hosted three successful seminars on workers compensation and industrial safety topics during Fiscal Year 2005.

I thank all of the employees of the Division of Workers Compensation for the hard work and dedication to public service that they exhibit on a daily basis. The Department of Labor remains committed to enhancing the efficient delivery of services to the people and businesses of Kansas.

Sincerely,



Jim Garner, Secretary of Labor

## INTRODUCTION

The Kansas Legislature enacted the state's first law governing workers compensation, as a no-fault system, more than nine decades ago in 1911. Although many significant changes to its provisions have been made since then, the basic premise and purpose of that law have remained much the same. The premise is that those injured in industrial accidents should be compensated regardless of who is at fault. The purpose is to provide protection to the injured employee through employer safety efforts, medical treatment and partial compensation for lost income.<sup>1</sup>

Until 1939, the responsibility for administering the workers compensation law resided with a "workmen's compensation commissioner" whose authority extended from a series of public commissions to whom the position reported, including the Public Safety Commission in the 1920s and the Commission of Labor and Industry in the 1930s. In 1939, the Kansas Legislature created, and transferred jurisdiction over workers compensation to, a stand-alone agency named the Office of the Workmen's Compensation Commissioner. In 1961, the legislature reorganized the office again, into the Office of the Director of Workers Compensation. This office subsequently became a division under the Department of Labor. Today's Division of Workers Compensation, while having grown and undergone considerable organizational changes, is essentially the same agency created in 1939.

The current workers compensation law covers all employers in Kansas, regardless of the number of employees or the kind of work they do, with two exceptions: employers engaged in agricultural pursuits and any employer who during a given calendar year has an estimated payroll less than \$20,000 for that year, unless the employer is a subcontractor. The State of Kansas pays no workers compensation benefits to injured workers unless they are state employees. Private employers pay all benefits owed to their injured workers, either directly from the employer's own resources or indirectly through another party. While most covered employers obtain insurance from private carriers or group pools, provisions in the law establish criteria for certain employers to become self-insured. Potentially eligible employers must apply for approval from the Director of Workers Compensation. Criteria include continuous operation for at least five years, a minimum level of after-tax earnings and a minimum debt/equity ratio. The Kansas Insurance Department approves the formation of group-funded self-insurance pools and determines whether employers qualify for membership in a pool.

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<sup>1</sup> Madison v. Key Work Clothes, 182 Kan. 186, 192, 318 P. 2d 991 (1957).

## BENEFITS INFORMATION

### COMPENSATION

Kansas' workers compensation law requires that an employer or its insurance carrier pay an injured employee two-thirds of the employee's gross average weekly wage, up to the amount of the applicable maximum benefits listed below. To find the appropriate maximum, look for the range of dates that contain the date of injury and then go to the right to find the maximum dollar amount of the benefit. For example, if the date of injury was August 21, 2005, the maximum weekly benefit one could receive would be \$467. The actual amount a worker receives is the lesser of two amounts: either two-thirds of one's gross average weekly wage or the maximum in effect at the date of the injury. This effective maximum does not change over the life of one's claim, even though the maximum benefit level for each new 12-month interval usually increases by a small amount.

#### Maximum Compensation Schedule

Date of Injury	Maximum Benefit
July 1, 1995-June 30, 1996	\$326
July 1, 1996-June 30, 1997	\$338
July 1, 1997-June 30, 1998	\$351
July 1, 1998-June 30, 1999	\$366
July 1, 1999-June 30, 2000	\$383
July 1, 2000-June 30, 2001	\$401
July 1, 2001-June 30, 2002	\$417
July 1, 2002-June 30, 2003	\$432
July 1, 2003-June 30, 2004	\$440
July 1, 2004-June 30, 2005	\$449
July 1, 2005-June 30, 2006	\$467
<b>Current Weekly Minimum:</b>	<b>\$25</b>

### MEDICAL

A person injured on the job is entitled to all medical treatment that may be needed to cure or relieve the effects of the injury. Under the law, the employer has the right to choose the treating physician. If the worker seeks treatment from a doctor not authorized or agreed upon by the employer, the insurance company is only liable up to \$500 toward such medical bills. The employee does have the right to apply to the Director of Workers Compensation for a change of doctor. An injured worker is generally entitled to mileage reimbursement for trips to see a physician for distances in excess of five miles for the round trip. The injured worker generally also can obtain reimbursement if transportation must be hired. Weekly compensation is payable at the above applicable rate for the duration of the disability. In no case can such payments exceed a total of \$125,000 for permanent total or \$100,000 for permanent partial or temporary disability.

## BENEFITS INFORMATION

### CATEGORIES OF DISABILITY COMPENSATION BENEFITS

**Temporary Total Disability** is paid when the employee, due to an injury, is unable to engage in any type of substantial and gainful employment. Benefits are paid for the duration of the disability.

**Permanent Total Disability** is paid when the employee, due to an injury, has been rendered completely and permanently incapable of engaging in any type of substantial and gainful employment. The loss of both eyes, both hands, both arms, both feet or both legs, and any combination thereof, in the absence of proof to the contrary, shall also constitute a permanent total disability. Substantially total paralysis, or incurable imbecility or insanity, resulting from injury independent of all other causes, shall also constitute permanent total disability.

**Permanent Partial Scheduled Disability** is paid when the employee sustains complete or partial loss of use of a body part, such as an arm, due to a job-related injury. Compensation is limited to a percentage of the scheduled number of weeks.

**Permanent Partial General Disability** is paid when the employee sustains permanent partial disability not specifically covered by the schedule. Compensation is based on the percentage of disability remaining after recovery and is limited to 415 weeks.

**Survivors' Benefits** of \$250,000 are paid to an employee's surviving spouse and dependent children if death occurs as a result of injury. If there is no surviving spouse or dependents, the legal heirs are entitled to \$25,000. Burial expenses up to \$5,000 also are covered.

## ACKNOWLEDGEMENTS

This 31st Annual Statistical Report would not have been possible without the dedication and resourcefulness of the following people and organizations:

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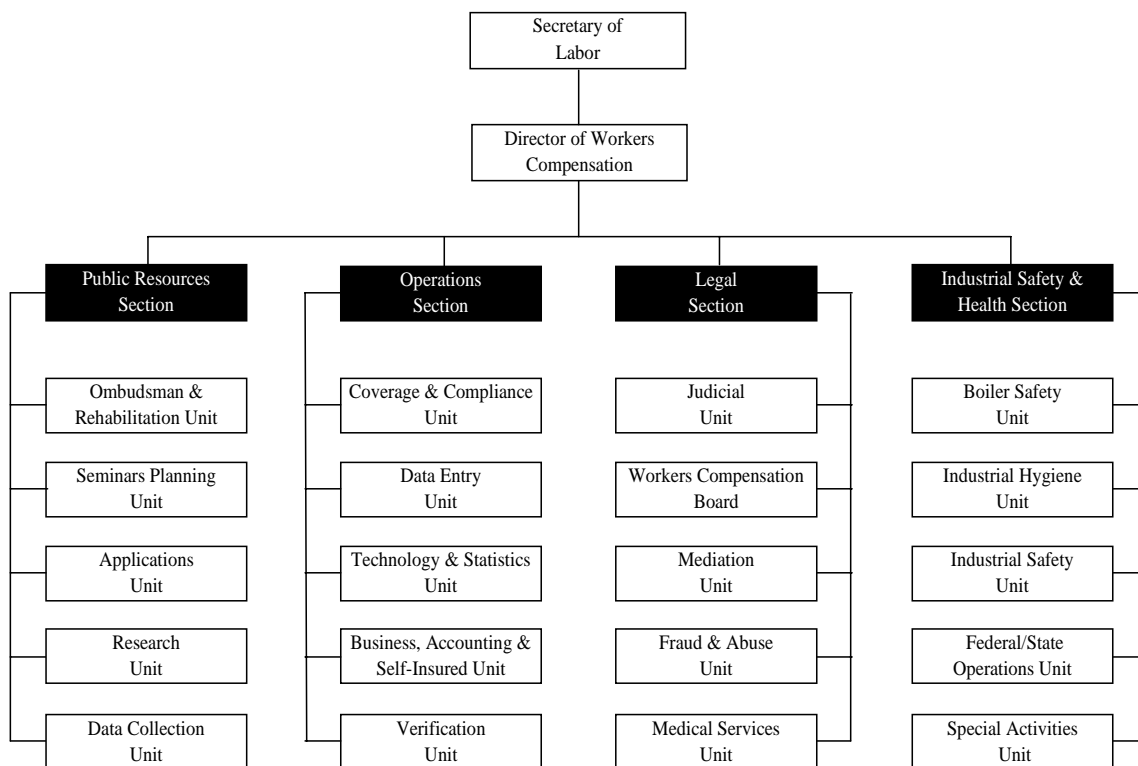
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# **Section 1**

## **Administrative Profile of the Kansas Division of Workers Compensation**

**Figure 1-1**  
**Organizational Chart**  
**Kansas Department of Labor**  
**Division of Workers Compensation**  
**FY 2005\***



Note: Industrial Safety and Health became a stand-alone division within the Department of Labor after July 1, 2005.

## OPERATIONS SECTION

### Business, Accounting and Self-Insured

The Workers Compensation Business and Accounting/Self-Insured unit is responsible for administering the State Self-Insurance program and for granting the privilege to insure to employers that meet the standard under an extensive company and financial review. Self-insurance is one of the three methods that an employer may use to insure his or her workers' compensation liability. Only those companies that demonstrate adequate financial stability are approved to independently assume the responsibilities of workers compensation law. The staffing in the Self-Insured unit has been increased in order to provide a more extensive review of each self-insured employer, and will include on-site units in the future. There are currently 234 employers in Kansas that are approved for self-insurance, pursuant to K.S.A. 44-532 and K.A.R. 51-14-4.

The unit's responsibility also entails the assessment of fees to pay for the expenses necessary to administer the workers compensation law by the Division of Workers Compensation. The Business and Accounting/Self-Insured unit also manages all assessment accounting, mathematical calculations, data accumulation and storage, voucher preparation, fee fund deposits and registration for the Division's Workers Compensation Seminar.

Other important unit functions include ordering and accounting for equipment and supplies for the Division of Workers Compensation. The unit also sells the Workers Compensation Law Book and the Medical Fee Schedule. In addition, the unit prepares the annual Division Fiscal Year Budget.

**Table 1-1**  
**Assessments Collected**

Description	Amount Collected
Reported losses paid in calendar year 2003	\$403,235,262
Current assessment factor	0.0268
Assessments collected during calendar year 2004	\$10,806,703
Number of carriers and self-insurers reporting	937

Source: Kansas Division of Workers Compensation

**Table 1-2**  
**Self-Insurance Summary**

Activity	FY 05	FY04	FY 03	FY 02	FY 01	FY 00	FY 99
Employers' New Applications Approved	8	37	17	31	27	21	13
Canceled Permits	8	47	30	24	17	14	18
Qualified Employers	234	234	244	257	250	240	243
Group-Funded Pools in Force	15	15	15	15	15	15	15

Source: Kansas Division of Workers Compensation

## **OPERATIONS SECTION**

### **Coverage and Compliance**

The Coverage and Compliance unit includes several different departments: Verification, Elections, Carrier/Employer Research, Data Entry and Accident Reporting.

Currently the Coverage and Compliance unit has a staff of 12. Three individuals work in the Compliance unit. Two individuals are working in Verification and Carrier/Employer Research. One employee is working in each of the following units: Elections, Data Entry, and Accident Reporting. The unit also has a floater who is well-versed in all aspects of the Coverage and Compliance unit and is assigned to various units as needed.

The Compliance unit ensures that all businesses in Kansas are in compliance with and are aware of their responsibilities regarding the Workers Compensation Act. The unit administers and enforces mandated proof of coverage and compliance. The other units ensure that all of the accident reports are received and accurate, with regard to the reporting requirements of the first report of injury. Each unit has specific duties designed to ensure the accuracy of the first report of injury. The units work closely with each other to achieve these objectives.

In FY2005, the Compliance unit made 5,968 contacts to businesses. Of those businesses, 2,660 might have been noncompliant. Approximately 200 of those businesses were referred to the Fraud unit for further investigation and possible prosecution. Three hundred thirty-one businesses had to obtain coverage and 1,335 businesses had to provide a certificate of insurance.

This year the Compliance unit has started working with the data transfer of policy data from NCCI to the division in the International Association of Industrial Accident Boards and Commissions (IAIABC) format (AIPOC). Even though AIPOC has been used for only a short amount of time, it has increased production in obtaining businesses not in compliance and finding noncompliant business owners.

In addition to AIPOC, the Compliance unit has two other programs that have aided in the increased production. The Unemployment Insurance (UI) data program has made it easier and quicker to locate the proper business information when researching those employers who might be noncompliant. The other program is the combination of UI & AIPOC data that runs a cross match of all employers with or without Federal ID number or by name and address. This report has made it easier to sort through those employers who may not have coverage.

## **Data Entry and Verification**

The Data Entry unit ensures that all accident reports received are accurately coded and keyed into the Web-based database system in a timely fashion. Specifically, it codes and manually enters paper first report of occupational injury reports submitted to the division. The codes provide information such as body part, cause, nature and source of the injury. Carrier and employer information also is gathered from accident reports filed. The reports entered generate labels for letters to the injured workers, answering questions about benefits and procedures. Statistics for the annual statistical report are made available from the information on the accident reports.

The Verification unit verifies reported Social Security Numbers with the Social Security Administration, as submitted on first reports of occupational new and existing claimants. In addition it updates names and addresses for existing claimants in the database.

## OPERATIONS SECTION

### Technology and Statistics Unit

The Technology and Statistics unit is responsible for delivering workers compensation information to the Kansas Department of Labor, the legislature and the general public through the following: an annual statistical report, a web site and reports from research studies and evaluations. As a result, this unit is intimately involved with the division's information systems. The Information Services division of the Kansas Department of Labor still maintains and manages the Workers Compensation's information technology artifacts. Specifically, this unit is responsible for research studies mandated by statute, including studies of closed claims and the effectiveness of the Workers Compensation Act. The staff collects data as needed or requested, as well as conducts survey instrument research design, data collection, statistical analysis and reporting. The staff responds to individual research requests from both internal and external customers.

The Technology and Statistics unit also maintains several data marts of workers compensation claims information on work-related accidents in the state of Kansas. Unit staff work extensively with the Information Services division of the Kansas Department of Labor to resolve the division's operational database implementation issues, and continue to maintain and enhance the database to insure data integrity and accuracy for both the division's administrative and statistical needs. In addition, the Technology and Statistics unit manages all content for the division's Web pages located on the Labor Department web site.

The Technology and Statistics unit also administers the division's statutory Electronic Data Interchange (EDI) program, an electronic method for insurance carriers and self-insured employers to report occupational injury and workers compensation claims costs data by utilizing the International Association of Industrial Accident Boards and Commissions' (IAIABC) national data standard. The program went into production in November, 2003. By the close of fiscal year 2005 over 40 trading partners, sending on behalf of over 200 insurance carriers and self-insured employers, were sending EDI first and second reports of injury reports to the Division. Perhaps more importantly, the average weekly volume of EDI first reports of injury constituted 36 percent of the total number of accident reports filed with the division (total includes paper and EDI reports). In addition, a new Release 1 implementation guide (version 2) was completed and went into effect on July 1, 2005.

Finally, the unit worked with insurance carriers, the division's Coverage and Compliance unit, the Information Services division, and the National Council on Compensation Insurance (NCCI) to implement three innovations in proof of coverage reporting and information access. First, at the end of FY2005 the division launched a new web-based coverage verification service which allows external users access to coverage information over the Department of Labor Web site. Second, in April of 2005, the unit led the launching of a new digital data exchange between the division and insurers. The unit worked with all internal stakeholders to create a proof of coverage data warehouse that makes digitally submitted reports available to other units.



## LEGAL SECTION

### Workers Compensation Appeals Board

The Workers Compensation Appeals Board was established in 1993 to provide de novo review of administrative law judges' decisions from final orders or awards and certain issues in preliminary hearing orders. Hoping to obtain more uniform decisions for injured workers throughout the State, the legislature created the Appeals Board to replace the role of the State's district court judges in the appeals process.

During fiscal year 2005, the Appeals Board issued 498 decisions. The board received 611 applications for review during that period and had a total of 588 dispositions (which include dismissals and settlements).

The board's new Web site address is: [http://www.dol.ks.gov/wcboard/wcappeal\\_RES.html](http://www.dol.ks.gov/wcboard/wcappeal_RES.html).

The database is continually refined to meet the needs of the Appeals Board, the support staff and the Workers Compensation division. It also is being refined for public dissemination of information regarding the status of appeals cases.

The objective of the Appeals Board is to provide a fair and efficient appeals process within the framework of the Kansas Workers Compensation Act, applicable case law and administrative regulations.

## LEGAL SECTION

### Judicial

The Judicial unit's primary functions are to hold hearings and issue decisions and awards in contested workers compensation claims. Administrative Law Judges must meet the timelines for prehearing settlement conferences, preliminary hearings and regular hearings set by statute as well as the timelines for awards and written decisions.

The Judicial unit's accomplishments for the previous year include effectively managing significant caseloads with a large number of preliminary, regular and post-award hearings; monthly phone conferences to provide peer support and manage issues effectively to accomplish the primary functions of the section in a uniform fashion; and continued technical and management training for the administrative law judges.

Objectives for the Judicial unit include continuing to provide additional training for the administrative law judges and their staff in technical, managerial and professional skills and increasing educational opportunities for the public as well as the administrative law judges.

**Table 1-3**  
**FY 2005 Administrative Law Judges' Case Report**

MONTH	Cases Assigned	Reassigned	Submitted	Preliminary Hearing Held	Regular Hearing Held	Settlement Hearing Held
JULY	556	78	46	154	67	18
AUGUST	521	78	57	143	56	11
SEPTEMBER	459	77	34	150	69	12
OCTOBER	458	59	51	148	59	13
NOVEMBER	443	61	42	140	65	14
DECEMBER	513	65	51	149	81	6
JANUARY	487	53	47	158	66	13
FEBRUARY	418	71	63	154	78	16
MARCH	439	55	44	179	75	20
APRIL	796	78	58	221	78	13
MAY	505	71	37	181	59	17
JUNE	537	98	49	164	58	26
TOTALS	6,132	844	579	1,941	811	179

Source: Kansas Division of Workers Compensation

## LEGAL SECTION

### Judicial

**Table 1-3 Continued**  
**FY 2005 Administrative Law Judges' Case**  
**Report**

MONTH	Motion Hearing	Awards	Agreed Awards	Post-Stlmt Conf.Held	Inactive
JULY	14	43	28	8	272
AUGUST	12	35	27	11	339
SEPTEMBER	18	42	36	8	362
OCTOBER	24	40	26	4	309
NOVEMBER	16	32	33	10	327
DECEMBER	20	38	33	11	329
JANUARY	18	47	25	4	318
FEBRUARY	19	41	25	9	329
MARCH	17	43	40	3	342
APRIL	16	35	40	12	343
MAY	20	35	49	10	282
JUNE	21	26	44	8	361
TOTALS	215	457	406	98	3,913

Source: Kansas Division of Workers Compensation

### Mediation

The Mediation unit provides parties a means of resolving disputes in an informal and non-adversarial atmosphere. The objectives of the unit are threefold: educate the public on the benefits of using mediation as a means of resolving disputes, increase utilization of the mediation process and provide cost savings to the workers compensation system by reducing the number of issues being litigated. It assists, through a variety of mechanisms such as a mediation conference, both claimants and respondents in a timely manner – within seven days or as requested by the parties. In addition, the Mediation unit provides educational training to insurance carriers on the benefits of utilizing the mediation process as a means of resolving disputes associated with workers compensation claims.

## LEGAL SECTION

### Medical Services

The Medical Services unit has the responsibility of providing both administrative and developmental services for the medical fee schedule. Additionally, Medical Services administers utilization and peer review programs, acting as a liaison for all parties involved in health care-related workers compensation issues. The Medical Services unit works closely with the Kansas Department of Health and Environment to assure that payments to health care providers remain current, reasonable and fair.

The current version of the *Kansas Workers Compensation Schedule of Medical Fees* was implemented December 1, 2005. The current revision has been refined to incorporate modifications of a Resource Based Relative Value System (RBRVS) in order to enhance reimbursement validity. Initial research is in progress to determine if both improved patient care and cost containment would result from implementation of Medical Treatment Guidelines (MTGs) in addition to the medical fee schedule.

### Fraud and Abuse

The Worker Compensation Fraud and Abuse Investigation unit was established in 1993. The unit is staffed with three investigators, an administrative specialist and an Assistant Attorney General, who supervises the unit. The unit's responsibilities include identifying potential fraud and abuse in the workers compensation arena by investigating allegations of violations of the workers compensation regulations and laws that are referred to or developed by the unit, as stated in K.S.A. 44-5, 120 and K.S.A. 4-5, 125. Provable violations may be taken before a hearing officer in a civil action, or may be presented to local county or district attorneys for criminal prosecution.

In the fiscal year 2005, 317 cases were initiated. Eighty-five cases were referred for administrative charges. Collection for fines and assessments totaled \$139,750.44 for the 2005 fiscal year.

The objectives of the unit are to assure that the injured worker receives required medical treatment and benefits in a timely manner; protect the employer, carrier and medical provider from fraudulent acts; assure that businesses within the state are compliant by maintaining worker compensation insurance coverage; and assure that the Workers Compensation division receives the required documents in a timely manner.

## PUBLIC RESOURCES SECTION

### Ombudsman

The primary function of the Ombudsman unit is to assist injured workers, employers and other parties to protect their rights under the Workers Compensation Act. The Unit provides technical assistance to all parties on workers compensation issues. The unit also assists unrepresented claimants in obtaining a hearing, mediation, or appeal. The Ombudsman unit also provides presentations and training opportunities to interested parties.

Specifically during fiscal year 2005, the Ombudsman unit provided a point of contact for all parties to clarify issues and obtain information. The unit received and/or initiated 29,258 contacts, which included general information, specific issues regarding reported and unreported accidents and on-site visits to employers. The Ombudsman unit also provided educational presentations to 1,198 individuals during fiscal year 2005, as well as increasing public awareness of resources for parties needing presentations of workers compensation issues. Additionally, it provided technical assistance to employers through on-site visits and training during fiscal year 2005.

The objectives of the Ombudsman unit involve increasing employer contacts by providing more training to employer groups and making more on-site visits to employers who need assistance. It also intends to increase the unit's ability to initiate contact with injured workers to see if appropriate information is being received as required by statute, as well as to increase public awareness of the availability of Ombudsman assistance in alternative dispute resolution. The unit also seeks to increase public awareness and use of the unit's website for information and downloadable forms. The public also can take advantage of the new on line insurance coverage verification and calculator to assist in gathering the information that it needs.

**Table 1-4**  
**FY 2002 - FY 2005 Ombudsman Contacts**

Category	FY 02	FY 03	FY 04	FY 05	Total
Employees	14,012	13,444	12,723	13,072	53,251
Employers	4,313	4,501	4,232	4,493	17,539
Insurance Carriers	1,933	1,703	1,807	1,955	7,398
Insurance Agents	1,185	1,127	1,131	1,586	5,029
Attorneys	1,392	1,245	1,647	1,904	6,188
Health Care	1,107	1,249	1,471	1,613	5,440
Miscellaneous	4,160	3,930	4,491	4,635	1,7216
Total Contacts	28,102	27,199	27,502	29,258	112,061

## **PUBLIC RESOURCE SECTION**

### **Seminars Planning**

The Seminars Planning unit's primary functions include the organization, development and delivery of the two Workers Compensation seminars and the Kansas Safety and Health Conference; however, the 2006 Kansas Safety and Health Conference will not be planned by this unit because Industrial Safety and Health is now a separate division of the Kansas Department of Labor. These events provide an open forum where related topics, information and services can be viewed and discussed among professional groups. The unit strives to produce superior programs by working with internal and external members of the planning committees to determine timely topics and secure the most notable speakers. In addition, staff will continue to obtain and deliver maximum continuing educational credits in a variety of occupations for each event.

There were 271 attendees at the 2005 Wichita Workers Compensation Seminar, which is a two-day event. Attendees securing continuing education credit consisted of 93 attorneys, 60 nurses, 15 case managers and 11 Emergency Medical Services professionals. An additional 15 attendees asked for proof of attendance in order to self-submit continuing education credits in occupations KDOL did not pre-authorize. There were 30 exhibitors. There were 389 attendees at the two-day 2005 Overland Park Workers Compensation Seminar. Attendees securing continuing education credits consisted of 125 attorneys, 89 nurses and 46 case managers. An additional 23 attendees asked for proof of attendance in order to self-submit continuing education credits in occupations KDOL did not pre-authorize. There were 49 exhibitors.

The 2005 Kansas Safety and Health Conference hosted approximately 230 attendees for four days. Along with a variety of continuing education credits offered during the two-day conference, this event offered six professional development classes. There were 26 exhibitors.

The objectives for the unit for the upcoming fiscal year will be to engage in an active outreach program and continue to offer the opportunity to speak "first-hand" with staff members and other professionals in their fields. Staff will continue to provide quality events at affordable prices and produce events which offer topics of importance to those who work in the field of workers compensation. Finally, the unit will provide the opportunity to view the latest products and services, deliver the maximum possible continuing education credits and maintain and/or increase current attendance.

## PUBLIC RESOURCE SECTION

### Applications

The Applications unit processes all applications and motions for hearings to assure the proper filing of necessary and required documentation in each case and to assure that appropriate counsel, insurance carrier, employer and claimant are reflected on the notices of hearing. Claims are assigned to an administrative law judge based on the county of venue and other established criteria. The Applications unit creates a physical docket file that reflects required documentation pertaining to the claim for workers compensation. This file becomes the official division documentation upon which present and future proceedings will rely for information. The Applications unit records and enters information into the division's Web-based database and appropriate notices of hearing are sent to all parties involved in each case. The Applications unit strives to research and process all preliminary hearing applications within three days of receipt.

For fiscal year 2005, the unit researched and processed a total of 17,480 applications and motions. Of that total, 8,273 were preliminary hearing applications; 5,717 were regular hearing applications; 57 were applications for surviving spouse or dependent hearings; 731 post award medical applications; and 2,702 "miscellaneous" applications which included amended applications, review and modifications, motions for penalties, impleadings of the Workers Compensation Fund, corrections and returned notices. A total of 1,914 more applications were filed in fiscal year 2005 as compared to fiscal year 2004.

It is the intention of the Applications unit to continue to provide outstanding service to customers, both internal and external. Future plans include the possibility of implementing an imaging system for processing and storing documents received by the division.

Table 1-5

#### Application Unit Activity FY 2004 – FY 2005

TYPE OF APPLICATION	FY 05	FY 04
NEW PRELIMINARY	1,937	1,170
DOCKETED PRELIMINARY	6,336	6,063
REGULAR	5,717	5,403
FATAL	57	47
PA MEDICAL	731	601
REVIEW & MODIFICATION*	235	DID NOT COUNT SEPARATELY
PENALTIES*	621	DID NOT COUNT SEPARATELY
MISCELLANEOUS**	1,846	2,282
TOTAL APPLICATIONS	17,480	15,566

\*For FY 2004 the review and modification and penalties applications were included in the count for miscellaneous applications.

\*\*For FY 2005 - the miscellaneous applications include amendments, insolvent impleadings, corrections and returned notices.

## PUBLIC RESOURCE SECTION

### Research

The Data Collection unit was merged with the Research unit this fiscal year. The Research unit researches requests for prior claim information from customers including attorneys, judges, claimants, insurance companies and the general public. Each request must be verified to assure that legal requirements concerning the confidentiality of workers compensation records are met. The research is conducted through computerized and hard copy files containing the histories of injured workers. Responses are provided as appropriate and according to legal requirements.

The Research unit responded to more than 39,800 research requests from attorneys, insurance carriers and employers during fiscal year 2005. Turnaround time for research requests is generally kept to within four days. The Research unit also reviews, researches and computes awards, settlements and final receipt and releases of liability. Information researched and computed by the unit is entered into the division's database to produce annual statistical reports mandated by Kansas law. The information collected includes dollar amounts paid, the types of payments, the body parts being compensated, percentages of disability rating, attorneys fees and court reporter fees. This unit also is responsible for preparing and certifying all documentation for litigated cases appealed to the Court of Appeals.

Table 1-6  
FY 2005 Requests for Information from the Research Unit

Month	Attorneys	Insurance Company	Telephone	Social Security	Employers	Kansas Insurance Dept	Misc	Total
2004								
July	717	416	67	5	2,084	0	4	3,293
August	848	374	71	4	2,139	0	27	3,463
September	816	392	74	2	2,104	0	1	3,389
October	804	399	67	4	2,074	0	47	3,395
November	671	353	75	3	2,057	0	3	3,162
December	640	277	70	7	1,597	0	14	2,605
2005								
January	667	317	56	1	1,716	0	36	2,793
February	678	331	70	4	1,809	0	3	2,895
March	756	344	55	3	2,293	0	4	3,455
April	729	348	57	3	2,330	0	23	3,490
May	700	383	46	1	2,584	0	11	3,725
June	698	359	64	3	3,048	0	6	4,178
Total Requests For Year	10,729	4,293	772	40	25,835	0	179	39,843
Average Requests Per Day	42.58	17.04	3.06	0.16	102.52	0	0.71	158.11
Total Working Days in the year: 252								

Source: Kansas Division of Workers Compensation



## **PUBLIC RESOURCE SECTION**

### **Rehabilitation**

The Rehabilitation unit has the responsibility of coordinating the vocational rehabilitation services for injured workers when the insurance company/employer elects to provide services. This unit also reviews medical management closures to determine the need for referral to other vocational programs and services when the insurance company/employer elects not to provide services. Monitoring and providing technical assistance for both public and private vocational rehabilitation providers is also part of the responsibilities of this unit.

In FY2005, the Rehabilitation unit provided oversight for 47 referrals to qualified private sector vocational rehabilitation vendors. Rehabilitation plans were developed for thirty-seven individuals with thirty-one receiving job placement services and four in training programs. Thirteen injured workers were employed at time of closure or service completion. The unit received 638 medical management referrals. Qualified rehabilitation vendors returned 273 injured workers to their employer (at time of injury) through individualized services. The unit reviewed 954 medical management closure reports to determine those in need of vocational rehabilitation or community services. In addition, 206 injured workers were notified of vocational options available through the private and/or public sector vocational services. At the end of FY2005, fifteen referred workers were involved with Kansas Rehabilitation Services and out-of-state vocational rehabilitation agencies with six currently in a vocational rehabilitation plan.

# **Section 2**

## **Workplace Injuries and Illnesses in Kansas FY 2005**

The state of Kansas has a compelling interest in the safety, health and productivity of its workforce. An important aspect of that commitment is the division's daily monitoring of the workplace environment and periodic analysis of the incidence and severity of occupational injuries and illnesses within the state. Every year the division publishes its decision support data for the Legislature and interested parties in the form of the *Annual Statistical Report*. The first part of this section provides information on many aspects of occupational injuries and illnesses in the state of Kansas for FY 2005, including the causes, nature and source, and industries in which they occur and the body member implicated in the reported injuries and illnesses. Discussed next is the widely reported private industry injury incidence rates published by the federal Bureau of Labor Statistics (BLS) of the United States Department of Labor and Kansas Department of Labor (recently, responsibility for reporting this information was transferred to the Labor Market Information Systems division). Calculated incidence rates for "non-federal" employment in the state of Kansas for the last 11 fiscal years are compared and contrasted with those of BLS.

## Occupational Injuries and Illnesses in Kansas

Kansas classifies nonfatal occupational injuries, according to severity, as "no time lost," "time lost," and "fatal." "Time lost" injuries are those that "incapacitate the person injured from labor or service for more than the remainder of the day, shift or turn." "No time lost" injuries are defined as those in which the employee did not miss work beyond the remainder of the day, shift or turn. Injuries resulting in death are codes as "fatal." In other words, the most severe types of occupational injury or illness are classified as fatal while the least severe are reported as "no time lost" cases. Table 2-1 contains the aggregate totals (by severity) of Kansas' occupational injuries and illnesses for the last 11 fiscal years.

- There were 64,761 occupational injuries and illnesses reported to the Division of Workers Compensation during FY 2005. The FY 2005 total reflect all accidents occurring during the year, including fatalities, and represents an increase of 387 reported injuries and illnesses, or a 0.6 percent increase, from the previous year's total.
- From another perspective, 177 employees per day were either injured or killed on the job in Kansas last fiscal year.
- Workplace fatalities, the most severe type of injury, increased 29.5 percent from the previous year (to 57, from 44 reported deaths), and were the same as the 11-year average of reported cases.
- The 36,335 "no time lost" injuries and illnesses reported constitute 56 percent of all reported injuries and illnesses. "No time lost" injuries decreased by almost 25 percent from the previous year's totals.
- "Time lost" injuries and illnesses totaled 28,369, a 77 percent increase from the previous year's totals. Part of this increase can be explained by the fact that the division has stop utilizing the "hospitalization" coding for statistical purposes. Instead, due to the lack of data, standards and use by other states, the division now collapses all reports that signal a hospitalization as a "lost time" case to be consistent with the U.S. Department of Labor's practices.

One limitation of reported aggregate totals is that they do not account for year-to-year changes in the workforce population within Kansas. Perhaps the least sophisticated benchmark statistic for comparing year-to-year totals without controlling for workforce population increases/decreases would be to calculate the percentage of total injuries and illnesses that resulted in “no time lost,” “time lost,” and in fatality. The rationale is that the state has an interest in knowing what percentage of total injuries and illnesses constitute the range of severity that decreases productivity, endangers worker safety, disrupts labor participation or results in death. In order to do a fair year-to-year comparison of occupational injury and illness behavior in Kansas, The incidence rate per 100 full-time equivalent workers is discussed below.

**Table 2-1**  
**Kansas Total Occupational Injuries & Illnesses by**  
**Severity FY1995-FY2005**

Fiscal Year	No Time Lost Illnesses & Injuries		Time Lost Injuries & Illnesses		Fatal Injuries		Total Injuries & Illnesses
	Total No Time Lost	% of Total Injuries & Illnesses	Total Time Lost	% of Total Injuries & Illnesses	Total Fatal	% of Total Injuries & Illnesses	
FY1995	52,473	55.49%	42,030	44.44%	67	0.07%	94,570
FY1996	68,674	71.79%	26,929	28.15%	60	0.06%	95,663
FY1997	73,415	75.14%	24,220	24.79%	64	0.07%	97,699
FY1998	63,071	63.77%	35,767	36.16%	70	0.07%	98,908
FY1999	68,995	72.07%	26,674	27.86%	61	0.06%	95,730
FY2000	71,327	79.21%	18,653	20.71%	69	0.08%	90,049
FY2001	64,533	75.97%	20,368	23.98%	44	0.05%	84,945
FY2002	52,549	72.16%	20,223	27.77%	53	0.07%	72,825
FY2003	55,101	80.87%	12,994	19.07%	42	0.06%	68,137
FY2004	48,298	75.03%	16,032	24.90%	44	0.07%	64,374
FY2005	36,335	56.11%	28,369	43.81%	57	0.09%	64,761

Source: Kansas Division of Workers Compensation

## Kansas Occupational Injury and Illness Incidence Rates

### Statewide (Non-Federal) Occupational Injury and Illness Incidence Rate for Public and Private Sectors

There are two sources of occupational injury and illness data reported in this section. The Survey of Occupational Injuries and Illnesses is a Federal/State program administered by the United States Department of Labor's Bureau of Labor Statistics (BLS) and cooperating state agencies throughout the nation. In Kansas, the cooperating state agency that helps administer the survey is the Department of Labor, Labor Market Information Services division (LMIS). The annual survey measures the incidence rates of workplace injuries and illnesses for the nation as a whole

and for each participating state, as well as case and injured worker demographic data (see Appendix A). The Division of Workers Compensation does not directly participate in the BLS survey but is an active consumer of its information. The division believes that the private sector incidence rates provided by BLS and LMIS help augment both this annual report and the statutory obligation to monitor workplace injuries and illnesses in the state for health and safety purposes.

However, the division does believe that it can contribute to the discourse on workplace injury incidence rates in Kansas for several reasons. First, employers covered under the Workers Compensation Act are required to report all employee occupational injuries and illnesses to the division within 28 days of the date of injury or onset of illness. The division has aggregated and reported this data in its *Annual Statistical Report* for many years but did not publish its calculated rates of incidence per 100 full-time equivalent employees until FY 2001. The division reports its own calculated occupational injury incidence rates (see Appendix A for methodology). Second, the division does have an institutional advantage (relative to BLS and LMIS) in that it, by law, is able to collect data on the entire population of workplace injuries and illnesses in Kansas because it has the legal authority to collect injury data on state and local public sector employees in addition to the private sector.<sup>1</sup> This is important because the state and local public sector workforce is one of the largest employers in Kansas and reports a significant percentage of the total workplace injuries and illnesses each year. Finally, it should be noted that the Division of Workers Compensation is able to publish its occupational injury statistics in a timelier manner than both BLS and LMIS. In this report, it publishes incidence rates for all employers covered under the Workers Compensation Act through fiscal year 2005 (up to and including June 30, 2005) whereas the most recent national and state data available from BLS is through calendar year 2004 (as of time of printing). We may be able to identify injury and illness trends more quickly and use this in-house information as a basis for targeting resources, through the Industrial Safety and Health division, for injury prevention and/or safety education.

While it is true that there is no absolute acceptable level of injury incidence, relatively speaking, the lower the rate of injury the better. An important question is how should the average Kansan interpret the “Total Injuries and Illnesses” incidence rate? For example, if the incidence rate for total injuries and illnesses for Kansas for any given year were 5.3 injuries per 100 full-time workers, would it be reasonable to conclude that roughly 5 percent of full-time workers suffered some sort of occupational injury that year? We believe that this would be a fair interpretation provided that we assume each worker within this 5.3 percent was injured only once during the year under study. In other words, for every one hundred full-time private sector workers in

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<sup>1</sup> Under its commerce power granted by the Federal Constitution, and as interpreted by the United States Supreme Court (See *U.S. v. Lopez*, 514 U.S. 558-559 (1995); “three broad categories of activity that Congress may regulate under its commerce power...Congress may regulate the use of the channels of interstate commerce...Congress is empowered to regulate and protect the instrumentalities of interstate commerce, or persons or things in interstate commerce, even though the threat may come only from intrastate activities...Congress’ commerce authority includes the power to regulate those activities having a substantial relation to interstate commerce,...i.e., those activities that substantially affect interstate commerce.”). The federal government can require employers to log all occupational injuries and illnesses and report them to BLS and/or OSHA. The Federal Constitution, however, does not give Congress the authority to regulate the states (and its political subdivisions) as states and therefore, compel them to report the workplace injuries of state and local public servants to the Bureau of Labor Statistics.

Kansas there were 5.3 injuries reported that year for our hypothetical example. If consumers of this information would want to know what occupations in Kansas are more at risk for injury than others, then the total injury and illness incidence rate would not provide that information. They would need to consult the industry cluster estimates of injury incidence provided annually by the Kansas Department of Health and Environment or the non-federal incidence rates reported in the Kansas Division of Workers Compensation *Annual Statistical Report*.

The BLS measures of “Total Lost Workday Cases” and “Other Recordable Cases” (BLS used to categorize these as “Cases Without Lost Workdays” and is roughly the same as no time lost cases) are similar to measures reported by the Division of Workers Compensation in past annual statistical reports (see below). Under the Kansas Workers Compensation Act, employers are required to report to the division:

[I]f the personal injuries which are sustained by such accidents, are sufficient wholly or partially to incapacitate the person injured from labor or service for more than the remainder of the day, shift or turn on which such injuries were sustained.<sup>2</sup>

All of the division’s severity classifications are similar to the BLS variables in the Occupational Injuries and Illnesses Survey and are broad enough to describe the diversity of injuries within each category yet specific enough to discern substantive differences in severity (see explanation below). “Total Lost Workday Cases” injuries and illnesses per 100 full-time workers is a statistic used to measure the incidence of injuries that meet the criterion of “lost workday.” However, a year-to-year comparison between the BLS study and the division’s data is difficult due to both the time lag in reporting by BLS and the differing time frames of the studies.

Table 2-2 lists the Kansas non-fatal occupational injury and illness rate for the last eleven fiscal years (FY 1995-FY 2005) as calculated by the Division of Workers Compensation. See Figure 2-1 below for graphical representations of the data.

- For “total injuries and illnesses” the incidence per 100 full-time equivalent workers (FTE) in the private and public sectors in Kansas was 4.95 in FY 2005. The total injuries and illnesses incidence rate decreased slightly over the last year (one percent). However, the total injury and illness incidence rate has declined by 39.6 percent over the last eleven years and by 28.1 percent since FY 2000.
- The average annual decrease (between FY1995 and FY2005) of the incidence rate per 100 FTE for total injuries and illnesses was 4.8 percent.
- The “time lost” injuries and illnesses incidence rate was 2.17 per 100 full-time equivalent workers (FTE) in FY 2005, a 74 percent increase in the rate from the previous year.
- The “time lost” incidence rate had an average annual increase of 1.1 percent from FY1995 to FY2005.
- The “no time lost” injuries and illnesses incidence rate decreased for the fifth consecutive year. The FY 2005 rate of 2.78 injuries and illnesses per 100 FTE marks a 26 percent decrease from the previous year and a 49 percent decrease from FY 2000 (5.45 injuries and illnesses per 100 FTE).

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<sup>2</sup> K.S.A.44-557.

- The “no time lost” incidence rate had an average annual decrease of 3.7 percent between FY1995 and FY2005.
- The fatality rate is nearly unchanged from the previous year.

**Table 2-2**  
**Kansas Non-Fatal Occupational Injury & Illness**  
**Incidence Rate\* FY 1995- FY 2005**

Fiscal Year	No Time Lost Illnesses & Injuries*	Time Lost Injuries & Illnesses*	Fatal Injuries*	Total Injuries & Illnesses*
FY1995	4.54	3.64	0.0058	8.19
FY1996	5.80	2.28	0.0051	8.08
FY1997	6.02	1.99	0.0052	8.01
FY1998	4.99	2.83	0.0055	7.82
FY1999	5.33	2.06	0.0047	7.39
FY2000	5.45	1.42	0.0053	6.88
FY2001	4.87	1.54	0.0033	6.42
FY2002	3.93	1.51	0.0040	5.45
FY2003	3.89	0.92	0.0030	4.80
FY2004	3.75	1.25	0.0034	5.00
FY2005	2.78	2.17	0.0044	4.95

Source: Kansas Division of Workers Compensation, Kansas Labor Market  
Information Services

\*Per 100 Full-time Equivalent Non-Federal Workers

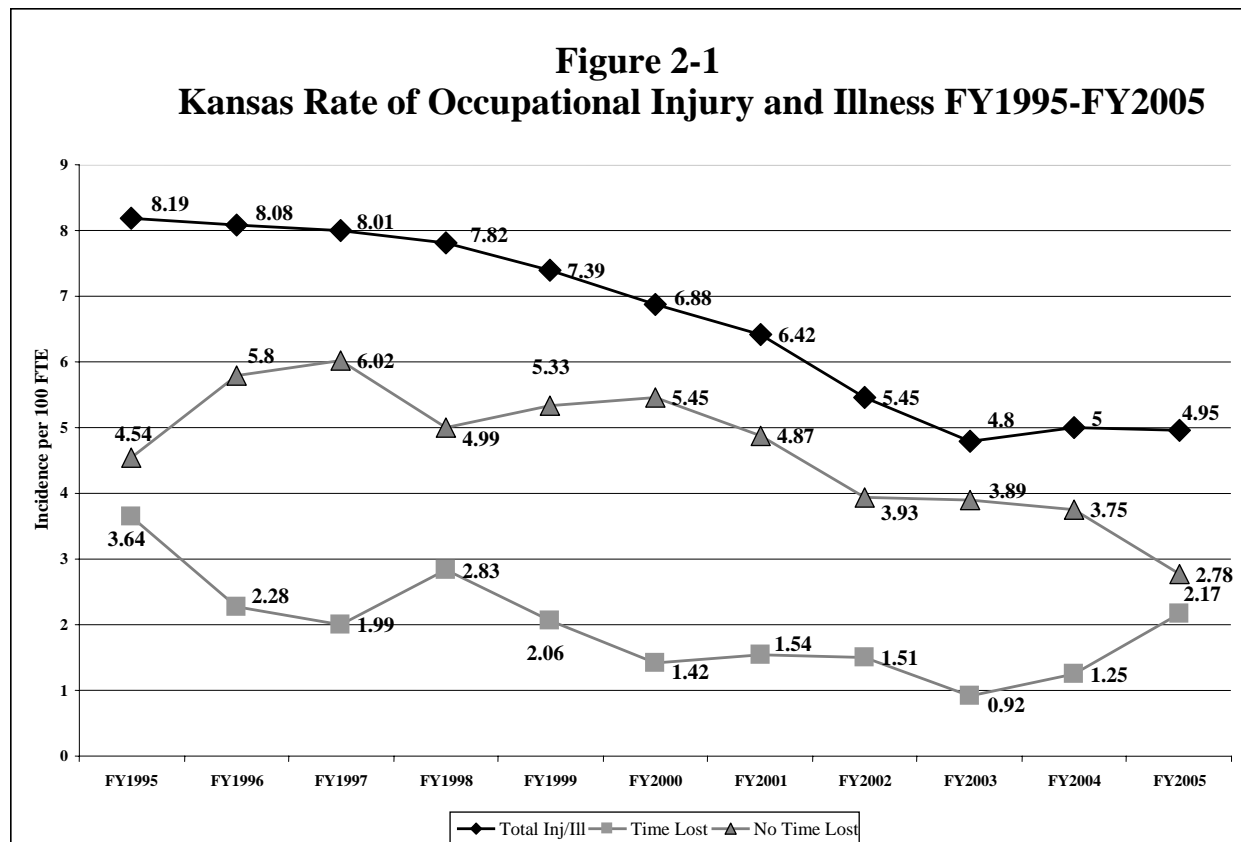


Table 2-3 lists the Kansas non-fatal occupational injury and illness rate for the last 11 calendar years (1994-2004) as calculated by the Division of Workers Compensation. See Figure 2-2 below for graphical representations of the data.

- For “total injuries and illnesses” the incidence per 100 full-time equivalent workers (FTE) in the private and public sectors in Kansas was 5.11 in 2004. The total injuries and illnesses incidence rate decreased slightly over the last year (three percent). However, the total injury and illness incidence rate has declined by 40.3 percent over the last 11 years, and by 27.5 percent since 1999.
- The “total injuries and illnesses” incidence rate had an average annual decrease of five percent between 1994 and 2004.
- The “time lost” injuries and illnesses incidence rate was 2.17 per 100 full-time equivalent workers (FTE) in 2004, a 20.6 percent increase in the rate from the previous year. However, it is slightly below the 11-year average of 2.08, and represents a 53.5 percent decrease from 1994.
- The “time lost” incidence rate had an average annual increase of 8.2 percent between 1994 and 2004.
- The 2004 “no time lost” injuries and illnesses incidence rate decreased by 26.8 percent from the previous year. The 2004 incident rate represents a decrease of 46.9 percent from 1999, but is 33.8 percent less than the 11-year average (4.82).
- The “no time lost” incidence rate had an average annual decrease of just 0.5 percent.



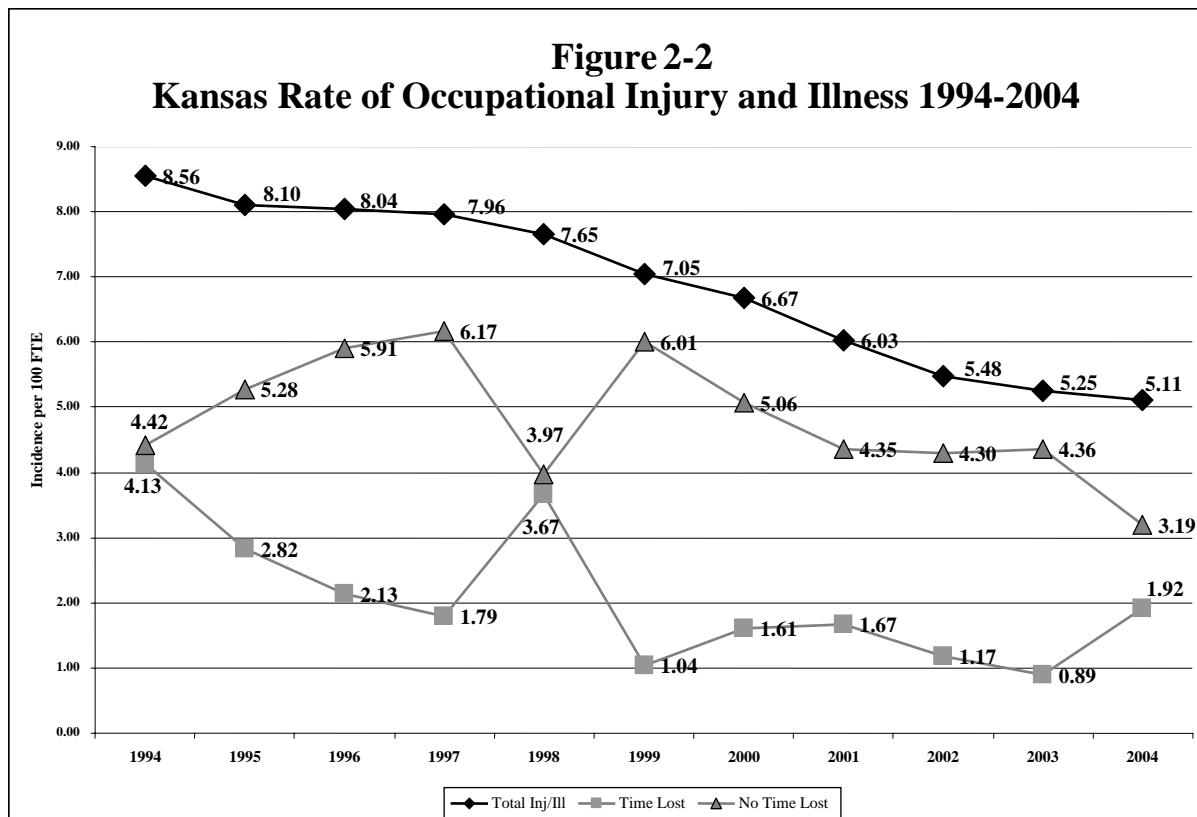
- The fatality rate increased by 66.7 percent from the previous year, but was equal to the 11-year average of fatality rates (.0045). The average annual increase was 2.3 percent.

**Table 2-3**  
**Kansas Non-Fatal Occupational Injury &**  
**Illness Incidence Rate\* 1994-2004**

Calendar Year	No Time Lost Injuries & Illnesses*	Time Lost Injuries & Illnesses*	Fatal Injuries*	Total Injuries & Illnesses*
1994	4.42	4.13	0.0050	8.56
1995	5.28	2.82	0.0060	8.10
1996	5.91	2.13	0.0048	8.04
1997	6.17	1.79	0.0050	7.96
1998	3.97	3.67	0.0047	7.65
1999	6.01	1.04	0.0050	7.05
2000	5.06	1.61	0.0037	6.67
2001	4.35	1.67	0.0036	6.03
2002	4.30	1.17	0.0042	5.48
2003	4.36	0.89	0.0027	5.25
2004	3.19	1.92	0.0045	5.11

Source: Kansas Division of Workers Compensation, Kansas Labor Market Information Services

\*Per 100 Full-time Equivalent Non-Federal Workers



### The Federal Bureau of Labor Statistics Survey of Statewide Occupational Injuries and Illnesses in the Private Sector

BLS defines a lost workday as “the number of workdays (consecutive or not) beyond the day of injury or onset of illness.” This number includes both actual days away from work and days during which the employee is assigned, due to the injury or illness, to restricted work activity,<sup>3</sup> and is a proxy for measuring the severity of injury incurred by the employee. Its logical counterpart is the former “Cases Without Lost Workday Cases,” now categorized as “Other Recordable Cases,” which is defined as the obverse of injury resulting in time away from work or restricted work activity. It too is a proxy for measuring severity and would include any injury incurred that did not result in lost workdays or restricted activity. For example, if a Kansas employee were to cut a finger while preparing food and did not return for the rest of the day (presumably to receive medical treatment) but did return the following scheduled workday they would be designated as an “Other Recordable Case.” In other words, no time is lost beyond the day of injury or onset of illness.

BLS reported an incidence rate of 9.7 injuries and illnesses per 100 full-time workers for Kansas in 1995. That incidence rate dropped to a ten-year low of 5.5 injuries and illnesses per 100 full-

<sup>3</sup> Restricted work activity includes assigning an employee to another job on a temporary basis, less than full-time employment or a reduction in duties for the position of which the injury occurred.

time workers in calendar year 2003 and again in 2004, the most recent year of the survey available for the state of Kansas (See Table 2-4). Below are findings from the survey research that are good comparative data for the division's published incidence rates.

- The "Total Injuries and Illnesses" incidence rate for the private sector in Kansas reveals a decrease in the frequency of occupational injury and illness every successive year except for a slight spike in 2000 (up from 7.6 to 7.8). This is consistent with the national trend (yearly declines for every year however) in "Total Injury and Illness" incidence rates, but Kansas still has a higher frequency of injuries than the national average for every year of the study. The Kansas total injuries rate decreased to 5.5 in 2003 and 2004; the national total injuries rate decreased to 5.0 in 2003, and 4.8 in 2004.
- The "Total Lost Workday Cases" incidence rate for Kansas declined from 1995 (4.2 per 100 workers) to 2004 (2.4 per 100 workers). The Kansas numbers are slightly higher than the national rates for each of the first nine years discussed, but were slightly lower than the national rates in 2004 (a difference of 0.1 injuries or illnesses per 100 workers). The national rates also have declined or remained constant every year as well, from 3.6 in 1995 to a low of 2.5 lost workday injuries per 100 full-time workers in 2004.
- The "Lost Workday Cases with Days Away from Work" incidence rate for the Kansas private sector has dropped from 2.5 injuries and illnesses per 100 workers in 1995 to 1.1 per 100 workers in 2004. This trend in injuries resulting in days away from work mirrors rather closely what is occurring at the national level and is a good sign that the severity of the Kansas injuries are no greater than the national average, and maybe even less than the national average since 2000.
- The "Cases Without Lost Workdays" (now "other recordable cases") incidence rate in Kansas declined from 5.5 injuries per 100 workers in 1995 to 3.1 per 100 workers in 2004. Kansas has higher than average (national) rates for cases without lost workdays for every year of the study, indicating that a greater percentage of the state's total injuries and illnesses do not result in days away from work or restricted work activity. In other words, Kansas has a greater frequency of the less severe type of occupational injuries and illnesses.
- The Kansas "Total Injuries and Illnesses" rate is down by 4.2 injuries and illnesses per 100 workers for the period 1995-2004, a relative change of 43.3 percent. Similarly, the national average for total injuries has decreased by 3.3 injuries and illnesses per 100 workers, or 40.7 percent, between 1995 and 2004.
- "Total Lost Workday Cases" in Kansas has declined by 1.8 injuries and illnesses per 100 workers, or 42.9 percent, from 1995-2004, while the national average for the same incidence rate is down 1.1 injuries and illnesses, or 30.6 percent, over the period 1995-2004.
- Kansas "Lost Workday Cases with Days Away from Work" has decreased by 56 percent over the ten-year period, declining by 1.4 injuries and illnesses per 100 workers. The national average for days away from work injuries and illnesses declined by 1.1 injuries and illnesses per 100 workers (44 percent) over this period as well.
- "Cases Without Lost Workdays" ("other recordable cases") in Kansas are down by 2.4 injuries and illnesses per 100 workers from 1995-2004 (relative decline of 43.6 percent) and the nation as a whole experienced a similar decline (2.1 injuries and illnesses per 100 FTE, or 47.7 percent).

**Table 2-4**  
**BLS Survey of Kansas Private Sector Occupational Injury & Illness**  
**Incidence Rate\* 1995-2004**

Year	Total Injuries & Illnesses*		Total Lost Workday Cases*		Lost Workday Cases with Days Away from Work*		Cases Without Lost Workdays**	
	National Rate	Kansas Rate	National Rate	Kansas Rate	National Rate	Kansas Rate	National Rate	Kansas Rate
1995	8.1	9.7	3.6	4.2	2.5	2.5	4.4	5.5
1996	7.4	8.9	3.4	4.0	2.2	2.2	4.1	4.9
1997	7.1	8.6	3.3	4.0	2.1	2.1	3.8	4.6
1998	6.7	8.5	3.1	3.7	2.0	1.9	3.5	4.8
1999	6.3	7.6	3.0	3.6	1.9	1.9	3.3	4.0
2000	6.1	7.8	3.0	3.3	1.8	1.7	3.2	4.4
2001	5.7	7.3	2.8	3.2	1.7	1.6	2.9	4.0
2002	5.3	6.2	2.8	3.0	1.6	1.4	2.5	3.2
2003	5.0	5.5	2.6	2.7	1.5	1.3	2.4	2.9
2004	4.8	5.5	2.5	2.4	1.4	1.1	2.3	3.1

Source: U.S. Department of Labor, Bureau of Labor Statistics

\*Per 100 FTE Private Sector Workers

\*\* Starting in 2002 this category has been reclassified by BLS as "other recordable cases"

### Kansas Industrial Super Sector Incidence Rates: Calendar Years 2003-2004

For the third year, the division is publishing incidence rates by industrial super sector. Beginning in January 2003, the Kansas Labor Market Information Services (LMIS) stopped reporting non-farm payroll employment hours by the old Standard Industrial Classification (SIC) and began reporting using the North American Industrial Classification System (NAICS). LMIS had reported employment payroll by the SIC system since 1939. Therefore, since the division relies upon this data for the construction of statistics, it will no longer report incidence rates by the SIC system. In the previous two annual reports, the division published this data for the fiscal years 2003-2004, utilizing the NAICS. After discovering inconsistent internal data, the division has chosen to report the data as compiled by the United States Bureau of Labor and Statistics (BLS), rather than to publish statistics based on insufficient data with respect to the industry code. This problem, however, does not affect the statewide incidence rates. Thus, in accordance with BLS data practices, the values in this report will be according reported for calendar years 2003 and 2004, and represent the incidence rates as calculated by the BLS, not the Kansas Division of Workers Compensation. This comparison allows us also to report the national incidence rates by NAICS super sector, as reported by the BLS, for convenient comparison to the Kansas incidence rates (See Table 2-5 below).

- The Administrative and Support and Waste Management and Remediation Services sector had the highest total injuries and illnesses incidence rate in Kansas (8.7 injuries and illnesses per 100 FTE for calendar year 2003 and 8.5 for 2004) for the last two years. The national rates were much lower (4.0 injuries and illnesses per 100 FTE in 2003 and 3.7 in 2004).

- The Transportation and Warehousing Sector had the highest national total injuries and illnesses incidence rates for the last two years (7.8 in 2003 and 7.3 in 2004).
- The industrial super sector with the lowest rates for the total injuries and illnesses incidence rate for both years in Kansas was the Finance and Insurance Sector (1.0 in 2003, 1.3 in 2004). The same sector had the lowest national total injuries and illnesses incidence rates (1.1 in 2003 and 0.9 in 2004).
- The Administrative and Support and Waste Management and Remediation Services sector had the highest Total Lost Workday Cases incidence rate in Kansas during 2003 and 2004 (6.8 in 2003 and 4.3 in 2004), whereas Transportation and Warehousing had the highest national Total Lost Workday rates (5.4 in 2003 and 4.9 in 2004).
- The same sector had the highest Kansas rates for Lost Workday Cases with Days Away from Work in 2003 (3.7 injuries and illnesses per 100 FTE), but the Mining Sector had the highest Kansas rates in the same category for 2004 (3.2 injuries and illnesses per 100 FTE).
- Transportation and Warehousing had the highest national rates for Lost Workday Cases with Days Away from Work in both 2003 and 2004 (3.5 in 2003 and 3.1 in 2004).
- The Construction Sector had the highest Kansas incidence rates for Cases without Lost Workdays in 2003 (4.1 injuries and illnesses per 100 FTE), but the Health Care and Social Assistance Sector had the highest rates in the same category for 2004.
- Health Care and Social Assistance had the highest national rates for Cases without Lost Workdays for both years (3.3 injuries and illnesses per 100 FTE in both 2003 and 2004).
- The Kansas data for the Utilities and Management of Companies and Enterprises sectors are not available for 2003.

**Table 2-5**  
**Kansas Non-Fatal Occupational Injury & Illness Incidence Rate\* by**  
**NAICS Super Sector 2003-2004**

Industrial Super Sector	Total Recordable Cases		Total Lost Workday Cases		Lost Workday Cases w/ Days Away from Work		Cases w/o lost workdays	
	2003	2004	2003	2004	2003	2004	2003	2004
Mining	5.7	7.6	3.7	3.7	3.4	3.2	2.0	3.8
Construction	7.9	6.7	3.8	3.4	2.5	2.4	4.1	3.3
Manufacturing	7.7	8.0	3.9	3.4	1.6	1.4	3.9	4.6
Wholesale Trade	5.7	4.6	3.1	2.5	1.5	1.5	2.6	2.1
Retail Trade	5.5	5.1	2.4	2.2	1.1	0.9	3.1	2.9
Transportation & Warehousing	6.6	5.5	4.8	3.3	3.1	1.7	1.9	2.2
Utilities	n/a	4.5	n/a	1.9	n/a	0.8	n/a	2.6
Information	1.5	1.8	0.6	0.7	0.3	0.4	0.9	1.0
Finance and Insurance	1.0	1.3	0.4	0.5	0.2	0.3	0.5	0.8
Real Estate and Rental and Leasing	5.0	3.8	2.9	2.0	1.2	1.4	2.1	1.9
Professional, Scientific, and Technical Svs	1.6	2.4	0.7	1.1	0.3	0.7	0.9	1.3
Mgmt of Companies and Enterprises	n/a	2.6	n/a	1.1	n/a	0.4	n/a	1.5
Administrative and Support and Waste Mgmt and Remediation Svs	8.7	8.5	6.8	4.3	3.7	1.6	1.9	4.3
Educational Svs	3.1	3.0	1.1	1.0	0.6	0.8	1.9	2.0
Health Care and Social Assistance	6.9	8.0	2.9	3.1	1.0	1.1	4.0	4.9
Arts, Entertainment & Recreation	6.2	6.8	2.4	3.5	1.4	1.7	3.8	3.3
Accommodation and Food Svs	5.3	4.9	1.4	1.0	0.8	0.6	3.9	3.8
Other Svs except Public Administration	4.2	4.3	1.7	1.7	1.0	0.6	2.5	2.6

Source: U.S. Department of Labor, Bureau of Labor Statistics

\*Per 100 Full-time Equivalent Non-Federal Workers

**Table 2-5 continued**  
**National Non-Fatal Occupational Injury & Illness Incidence Rate\* by**  
**NAICS Super Sector 2003-2004**

Industrial Super Sector	Total Recordable Cases		Total Lost Workday Cases		Lost Workday Cases w/ Days Away from Work		Cases w/o lost workdays	
	2003	2004	2003	2004	2003	2004	2003	2004
Mining	3.3	3.8	2.0	2.3	1.4	1.6	1.2	1.5
Construction	6.8	6.4	3.6	3.4	2.6	2.4	3.2	3.0
Manufacturing	6.8	6.6	3.8	3.6	1.6	1.6	3.1	3.0
Wholesale Trade	4.7	4.5	2.8	2.7	1.5	1.5	1.9	1.8
Retail Trade	5.3	5.3	2.7	2.7	1.6	1.5	2.6	2.6
Transportation & Warehousing	7.8	7.3	5.4	4.9	3.5	3.1	2.4	2.4
Utilities	4.4	5.2	2.2	2.5	1.2	1.4	2.2	2.7
Information	2.2	2.0	1.1	1.0	0.8	0.8	1.1	0.9
Finance and Insurance	1.1	0.9	0.4	0.3	0.3	0.2	0.7	0.6
Real Estate and Rental and Leasing	3.9	3.7	2.1	1.9	1.5	1.3	1.8	1.8
Professional, Scientific, and Technical Svs	1.3	1.3	0.6	0.5	0.4	0.3	0.7	0.8
Mgmt of Companies and Enterprises	3.0	2.7	1.6	1.5	0.9	0.7	1.3	1.2
Administrative and Support and Waste Mgmt and Remediation Svs	4.0	3.7	2.4	2.2	1.6	1.4	1.6	1.5
Educational Svs	2.7	2.5	1.2	1.0	0.8	0.7	1.5	1.5
Health Care and Social Assistance	6.5	6.2	3.1	2.9	1.7	1.6	3.3	3.3
Arts, Entertainment & Recreation	5.9	5.9	2.9	3.1	1.6	1.5	3.0	2.9
Accommodation and Food Svs	5.0	4.5	2.0	1.7	1.3	1.1	3.0	2.8
Other Svs except Public Administration	3.4	3.2	1.7	1.6	1.1	1.1	1.7	1.6

Source: U.S. Department of Labor, Bureau of Labor Statistics

\*Per 100 Full-time Equivalent Non-Federal Workers

## Occupational Injuries and Illnesses by County

- As expected, counties with the largest population totals report the greatest number of occupational injuries and illnesses (see Table 2-6).
- Kansas' largest city, Wichita, is located in Sedgwick County and reported the most number of cases.
- Johnson County, part of metropolitan Kansas City, includes the second and fifth largest cities in Kansas (Overland Park and Olathe, respectively) and reported the second largest number of total injuries and illnesses.
- Fifty-three percent of the total injuries and illnesses reported in Sedgwick County and 57 percent of total cases from Johnson County resulted in no time lost from work. Shawnee County, which includes the capital of Topeka, had the third largest number of reported total cases.

The aggregate totals for all Kansas counties are listed in Table 2-14.

**Table 2-6**  
**Counties Reporting Greatest Number of Total Injuries & Illnesses FY2005**

<b>County</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
SEDGWICK	5,432	4,751	7	10,190
JOHNSON	5,562	4,207	9	9,778
SHAWNEE	2,909	1,969	2	4,880
UNKNOWN	1,617	2,544	4	4,165
WYANDOTTE	1,832	1,944	8	3,784
DOUGLAS	1,129	851		1,980
SALINE	1,186	484	1	1,671
RENO	858	635	3	1,496
RILEY	852	608		1,460
FORD	850	309		1,159

Source: Kansas Division of Workers Compensation

## Source of Occupational Injury and Illness

- The most frequent source of both total occupational injuries and illnesses and “no time lost” cases in FY 2005 had no explanation. (See Table 2-7).
- Miscellaneous injuries accounted for the most frequently reported “no time lost” and the second most frequently reported “time lost” cases.

The aggregate totals for all types of sources of injury and illness are listed in Table 2-15.



### Cause of Occupational Injury and Illness

- Again, the physical act of lifting is the most frequent cause of occupational injury for “total injuries and illnesses,” “no time lost” and “time lost” cases (See Table 2-8).
- Forty-three percent of lifting injuries result in time lost for the injured worker.
- Objects being lifted were the most frequent cause of injury after lifting and unclassifiable injuries.

The aggregate totals for all causes of injury and illness are listed in Table 2-16.

**Table 2-7**  
**Most Frequent Source Reported in Occupational Injuries & Illnesses by Severity FY2005**

<b>Source</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
NO EXPLANATION	528	22,471	13	23,012
MISCELLANEOUS (EARPLUGS, SHEETROCK ETC)	4,011	515		4,526
PERSON, OTHER THAN INJURED	3,031	474	3	3,508
BODILY MOTION	2,611	571		3,182
BOXES, BARRELS, CONTAINERS, PACKAGES	2,235	401		2,636
FURNITURE, FIXTURES, FURNISHINGS ETC	1,827	309		2,136
METAL ITEMS, UNS	1,163	128	9	1,300
KNIVE OR RAZOR	1,070	71		1,141
FLOOR	934	191		1,125
MACHINES, UNS	939	178	1	1,118

Source: Kansas Division of Workers Compensation

**Table 2-8**  
**Most Frequent Causes of Occupational Injuries & Illnesses**  
**FY2005**

Cause of Injuries & Illnesses	No Time Lost	Time Lost	Fatality	Total Inj/Ill
LIFTING	4,259	3,150	1	7,410
OTHER INJURY (NOT OTHERWISE CLASSIFIED)	3,787	1,153	13	4,953
OBJECT BEING LIFTED OR HANDLED ON SAME LEVEL	3,264	1,094	1	4,359
PUSHING OR PULLING	2,019	1,017		3,036
HAND TOOL, UTENSIL; NOT POWERED	1,581	1,200		2,781
FOREIGN BODY IN EYE	1,790	770		2,560
REPETITIVE MOTION	1,658	894		2,552
FALLING OR FLYING OBJECT	1,489	968		2,457
STRUCK OR INJURED BY FELLOW WORKER, PATIENT	1,163	1,193	4	2,360
	1,324	768		2,092

Source: Kansas Division of Workers  
Compensation

### **Nature of Occupational Injury and Illness**

- There were 9,273 reports of occupational injuries filed with the division which failed to include an adequate explanation of the nature of the occupational injury or illness (See Table 2-9).
- Of the accident reports filed that did include an explanation, strains and lacerations are the two most common types of injuries reported (same as previous year).
- Forty-five percent of the reported strains and 60 percent of reported lacerations did not result in lost work time.

The aggregate totals for all natures of injury and illness are listed in Table 2-17.

**Table 2-9**  
**Most Frequent Nature Reported in Occupational Injuries &**  
**Illnesses by Severity FY2005**

<b>Nature</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
STRAIN	6,442	7,998	1	14,441
NO EXPLANATION	7,603	1,666	4	9,273
LACERATION	5,441	3,553		8,994
CONTUSION	3,133	3,812	1	6,946
ALL OTHER SPECIFIC INJURIES, NOC	1,765	1,604	7	3,376
SPRAIN	1,573	1,728		3,301
PUNCTURE	1,988	1,061	8	3,057
FOREIGN BODY	1,647	1,100		2,747
INFLAMMATION	1,392	701		2,093
FRACTURE	861	1,214		2,075

Source: Kansas Division of Workers Compensation

### **Body Member Associated with Occupational Injury and Illness**

Table 2-10 lists the body member most frequently associated with reported occupational injuries and illnesses for FY 2005.

- Injuries and illnesses involving the finger(s) constitute the greatest number of total reported cases.
- Injuries involving the low back area had the second greatest total frequency for FY 2005.
- Of cases involving fingers, just over 60 percent resulted in no lost time while only 40 percent require time away from work. In contrast, 49 percent of injuries involving the low back are “no time lost” cases while 51 percent result in time lost for the worker.

The aggregate totals for all body members associated with injury and illness are listed in Table 2-18.

**Table 2-10**  
**Most Frequent Body Member Reported in Occupational Injuries & Illnesses by Severity FY2005**

<b>Body Member</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
FINGER(S)	4,067	2,700		6,767
LOW BACK AREA (LUMBAR, LUMBOSACRAL)	3,174	3,349		6,523
KNEE	2,285	2,042		4,327
HAND	2,264	1,669		3,933
MULTIPLE MEMBERS INJURED	3,283	577	27	3,887
EYE(S)	2,136	1,409		3,545
SHOULDER(S)	1,816	1,608		3,424
MULTIPLE UPPER EXTREMITIES	2,497	720		3,217
WRIST	1,479	1,131		2,610
MULTIPLE BODY PARTS (INCLUDING BODY SYSTEMS AND BODY PARTS)	610	1,623	6	2,239

Source: Kansas Division of Workers Compensation

### Industries with Greatest Number of Total Occupational Injuries and Illnesses

Tables 2-11 and 2-12 list the industries, by both the Standard Industrial Classification (SIC) and North American Industrial Classification System (NAICS), in Kansas that reported the greatest number of total occupational injuries and illnesses to the Division of Workers Compensation over the past fiscal year. The division accepts either SIC or NAICS (both 1997 & 2002) codes for reporting the industry associated with the occupational injury or illness.

- For injuries reported under the Standard Industrial Classification system, executive and legislative offices ranked second behind unclassifiable for total frequency in FY 2005; however, of the reported injuries and illnesses, 71 percent were “no time lost” cases.
- For SIC classified industries, general medical and surgical hospitals reported the second largest number of total injuries and illnesses and 53 percent were “no time lost” cases.
- For injuries reported under the North American Industrial Classification System (NAICS), general elementary and secondary schools ranked second behind unknown classifications for total frequency in FY 2005; however, of the reported injuries and illnesses, 37.5 percent were “no time lost” cases.
- For NAICS classified industries, general medical and surgical hospitals reported the third largest number of total injuries and illnesses and 66 percent were “no time lost” cases.

The aggregate totals for all industries are listed in Tables 2-19 (SIC) and 2-20 (NAICS).

**Table 2-11**  
**Most Frequent SIC Code Reported in Occupational Injuries & Illnesses by Severity FY2005**

<b>SIC</b>	No Time Lost	Time Lost	Fatal	Total Inj/Ill
UNCLASSIFIABLE	3,460	1,203	5	4,668
EXECUTIVE AND LEGISLATIVE OFFICES, COMBINED	1,815	724	6	2,545
GENERAL MEDICAL AND SURGICAL HOSPITALS	1,348	1,187		2,535
EATING AND DRINKING PLACES	1,272	815		2,087
BUSINESS SERVICES, NEC	1,010	626	2	1,638
SKILLED NURSING CARE FACILITIES	1,268	335	1	1,604
MEAT PACKING PLANTS	1,432	125		1,557
TRUCKING, EXCEPT LOCAL	310	1042	1	1,353
GROCERY STORES	643	381		1,024
VARIETY STORES	466	380		846

Source: Kansas Division of Workers Compensation

**Table 2-12**  
**Most Frequent NAICS Code Reported in Occupational Injuries & Illnesses by Severity FY2005**

<b>NAICS</b>	No Time Lost	Time Lost	Fatal	Total Inj/Ill
UNCLASSIFIABLE	8,376	5,937	17	14,330
ELEMENTARY AND SECONDARY SCHOOLS	1,039	1,730		2,769
GENERAL MEDICAL AND SURGICAL HOSPITALS	354	184		538
AIRCRAFT ENGINE AND ENGINE PARTS MANUFACTURING (PT	1	404		405
OFFICE ADMINISTRATIVE SERVICES	39	266		305
FULL-SERVICE RESTAURANTS	84	126		210
OTHER DIRECT SELLING ESTABLISHMENTS	170	15		185
MEDICAL LABORATORIES	1	178		179
RESIDENTIAL MENTAL RETARDATION FACILITIES	40	135		175
NURSING CARE FACILITIES	93	60		153

Source: Kansas Division of Workers Compensation

## Age Characteristics of Injured Workers

Table 2-13 lists the age characteristics of injured workers for FY 2005.

- Workers ages 20-29 (15,559), 30-39 (14,367), and 40-49 (16,150) report the greatest total number of injuries and illnesses to the Division of Workers Compensation for FY 2005 (see Table 2-9).
- The percentage of no time lost injuries was nearly 57 percent for the 20-29 stratum, 56 percent for the 30-39 stratum, and 55 percent for the 40-49 stratum.

**Table 2-13**  
**Occupational Injuries & Illnesses by**  
**Age FY2005**

<b>Age</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
19 & under	1,074	869	1	1,944
20 - 29	8,864	6,684	11	15,559
30 - 39	8,001	6,357	9	14,367
40 - 49	8,909	7,226	15	16,150
50 - 59	6,499	5,208	11	11,718
60 - 69	1,765	1,521	9	3,295
70 - 79	219	202	0	421
80 & Above	35	91	0	126

Source: Kansas Division of Workers Compensation

**Table 2-14**  
**Location (County) of Occupational Injuries & Illnesses by**  
**Severity FY2005**

<b>Kansas County</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatality</b>	<b>Total Inj/Ill</b>
ALLEN	297	83		380
ANDERSON	45	31		76
ATCHISON	398	256		654
BARBER	37	36		73
BARTON	312	332		644
BOURBON	221	153	1	375
BROWN	149	64		213
BUTLER	507	456		963
CHASE	22	12	1	35
CHAUTAUQUA	19	29		48
CHEROKEE	126	127		253
CHEYENNE	18	9		27
CLARK	45	32		77
CLAY	132	72		204
CLOUD	117	72	1	190
COFFEY	90	38		128
COMANCHE	22	16		38
COWLEY	479	273	1	753
CRAWFORD	451	438		889
DECATUR	36	34		70
DICKINSON	274	198		472
DONIPHAN	37	83		120
DOUGLAS	1,129	851		1,980
EDWARDS	18	36		54
ELK	24	17	1	42
ELLIS	385	335		720
ELLSWORTH	153	89		242
FINNEY	617	354		971
FORD	850	309		1,159
FRANKLIN	374	238		612
GEARY	469	288		757
GOVE	19	21		40
GRAHAM	32	13		45
GRANT	84	70		154
GRAY	42	38		80
GREELEY	38	13		51
GREENWOOD	61	49		110
HAMILTON	36	14	1	51
HARPER	96	63		159
HARVEY	442	369	2	813

**Table 2-14 continued**  
**Location (County) of Occupational Injuries & Illnesses by**  
**Severity FY2005**

<b>Kansas County</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatality</b>	<b>Total Inj/Ill</b>
HASKELL	55	43	1	99
HODGEMAN	39	18		57
JACKSON	188	128	2	318
JEFFERSON	59	93		152
JEWELL	21	15		36
JOHNSON	5,562	4,207	9	9,778
KEARNY	39	15		54
KINGMAN	96	43	1	140
KIOWA	35	27		62
LABETTE	301	328	1	630
LANE	24	10		34
LEAVENWORTH	406	467	1	874
LINCOLN	13	21		34
LINN	41	48		89
LOGAN	21	27		48
LYON	759	237		996
MARION	107	82		189
MARSHALL	115	47		162
MCPHERSON	444	276		720
MEADE	38	22		60
MIAMI	373	213		586
MITCHELL	115	119		234
MONTGOMERY	576	371		947
MORRIS	51	23	1	75
MORTON	41	23		64
NEMAHA	135	94		229
NEOSHO	188	293		481
NESS	12	56		68
NORTON	55	42		97
OSAGE	56	77		133
OSBORNE	33	46	1	80
OTHER STATE	761	172	2	935
OTTAWA	33	31		64
PAWNEE	207	94	2	303
PHILLIPS	41	45		86
POTTAWATOMIE	156	160		316
PRATT	102	106		208
RAWLINS	25	9		34
RENO	858	635	3	1,496
REPUBLIC	60	21		81



**Table 2-14 continued**  
**Location (County) of Occupational Injuries & Illnesses by**  
**Severity FY2005**

<b>Kansas County</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatality</b>	<b>Total Inj/Ill</b>
HASKELL	55	43	1	99
HODGEMAN	39	18		57
JACKSON	188	128	2	318
JEFFERSON	59	93		152
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KIOWA	35	27		62
LABETTE	301	328	1	630
LANE	24	10		34
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LINCOLN	13	21		34
LINN	41	48		89
LOGAN	21	27		48
LYON	759	237		996
MARION	107	82		189
MARSHALL	115	47		162
MCPHERSON	444	276		720
MEADE	38	22		60
MIAMI	373	213		586
MITCHELL	115	119		234
MONTGOMERY	576	371		947
MORRIS	51	23	1	75
MORTON	41	23		64
NEMAHA	135	94		229
NEOSHO	188	293		481
NESS	12	56		68
NORTON	55	42		97
OSAGE	56	77		133
OSBORNE	33	46	1	80
OTHER STATE	761	172	2	935
OTTAWA	33	31		64
PAWNEE	207	94	2	303
PHILLIPS	41	45		86
POTTAWATOMIE	156	160		316
PRATT	102	106		208
RAWLINS	25	9		34
RENO	858	635	3	1,496
REPUBLIC	60	21		81

Table 2-14 continued

**Location (County) of Occupational Injuries & Illnesses by  
Severity FY2005**

<b>Kansas County</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatality</b>	<b>Total Inj/Ill</b>
RICE	76	74		150
RILEY	852	608		1,460
ROOKS	73	59		132
RUSH	13	40		53
RUSSELL	80	74		154
SALINE	1,186	484	1	1,671
SCOTT	57	46		103
SEDGWICK	5,432	4,751	7	10,190
SEWARD	425	212	1	638
SHAWNEE	2,909	1,969	2	4,880
SHERIDAN	16	13		29
SHERMAN	63	37		100
SMITH	53	81		134
STAFFORD	29	24		53
STANTON	26	23		49
STEVENS	41	31		72
SUMNER	227	67	1	295
THOMAS	97	74		171
TREGO	16	56		72
UNKNOWN	1,617	2,544	4	4,165
WABAUNSEE	29	20		49
WALLACE	12	5		17
WASHINGTON	60	54		114
WICHITA	22	20		42
WILSON	128	244	1	373
WOODSON	20	19		39
WYANDOTTE	1,832	1,944	8	3,784

Source: Kansas Division of  
Workers Compensation

Table 2-15

### Source Reported in Occupational Injuries & Illnesses by Severity FY2005

Source	No Time Lost	Time Lost	Fatal	Total Inj/Ill
AIR PRESSURE	19	3		22
AIRCRAFT	15	4		19
ANIMAL PRODUCTS	456	31		487
ANIMALS, INSECTS, ETC, UNS	896	96		992
BLOOD	172	6		178
BOAT OR SHIP	12	1		13
BODILY MOTION	2,611	571		3,182
BOILERS, PRESSURE VESSELS	6			6
BOTTLES, JUGS, FLASKS, ETC	77	20		97
BOXES, BARRELS, CONTAINERS, PACKAGES	2,235	401		2,636
BUILDINGS & STRUCTURES (WALLS, FENCES)	924	179		1,103
CERAMIC ITEMS (BRICK, CHINA, TILE ETC)	22	3		25
CHEMICALS	602	80		682
CLOTHING, APPAREL, SHOES	141	18		159
COAL AND PETROLEUM PRODUCTS	55	15		70
COLD (ATMOSPHERIC, ENVIRONMENTAL)	4	1		5
CONVEYERS	126	20		146
DRUGS AND MEDICINES	23	2		25
EARTHMOVING & HIWAY CONSTR. MACHINES	106	30	1	137
ELECTRIC APPARATUS (HOUSEHOLD APPLIANCE)	307	49	2	358
FLAME, FIRE, SMOKE	57	11		68
FLOOR	934	191		1,125
FOOD PRODUCTS (COOKING OIL)	304	44		348
FORKLIFTS, STACKERS (POWERED VEHICLES)	169	37		206
FUMES - (GAS, PAINT)	54	13		67
FURNITURE, FIXTURES, FURNISHINGS ETC	1,827	309		2,136
GLASS ITEMS (FIBERGLASS, SEE ALSO 650)	305	46		351
GROUND OUTDOORS	413	128		541
HAND TOOLS, NOT POWERED	985	99		1,084
HAND TOOLS, POWERED	505	91		596
HANDTRUCKS,DOLLIES (NON POWERED VEHICLE)	381	76		457
HEAT, ENVIRONMENTAL	70	19		89
HEATING EQUIPMENT (FURNACES, STOVES ETC)	102	11		113
HOISTING APPARATUS	63	11	1	75
ICE, SNOW	197	48		245
INFECTIOUS, PARASITIC AGENTS (BACTERIA)	229	21		250
KNIFE OR RAZOR	1,070	71		1,141
LADDERS	343	141		484

Table 2-15 continued

### Source Reported in Occupational Injuries & Illnesses by Severity FY2005

Source	No Time Lost	Time Lost	Fatal	Total Inj/Ill
LIQUIDS (WATER, LIQUIDS NEC)	264	36		300
MACHINES, UNS	939	178	1	1,118
METAL CHIPS, SPLINTERS, PARTICLES	626	70		696
METAL FASTENERS (BOLTS, NAILS, SCREWS)	331	40		371
METAL ITEMS, UNS	1,163	128	9	1,300
METAL PARTS (EXCEPT AUTO, UNASSEMBLED)	2			2
MINERAL ITEMS (CLAY, SAND, GRAVEL STONE)	300	71	1	372
MISCELLANEOUS (EARPLUGS, SHEETROCK ETC)	4,011	515		4,526
MULTIPLE SOURCES OF INJURY	630	113	2	745
NEEDLES	668	12		680
NO EXPLANATION	5,609	26,320	26	31,955
NOISE	36	2		38
NONCLASSIFIABLE	1	1		2
OFFICE MACHINES	386	37		423
PALLETS, SKIDS	295	55		350
PAPER AND PULP ITEMS	127	23		150
PARTICLES - UNIDENTIFIED	862	34		896
PERSON, INJURED (HEART FAILER, MENTAL)	738	196	13	947
PERSON, OTHER THAN INJURED	3,031	474	3	3,508
PIPE AND FITTINGS	228	54		282
PIT	21	6		27
PLANT OR INDUSTRIAL VEHICLES	279	85		364
PLANTS, TREES, VEGETATION	411	56	1	468
PLASTIC ITEMS	108	13		121
POTS, PANS, DISHES, TRAYS	270	34		304
PRINTING MACHINES		2		2
PUMPS & PRIME MOVERS (ENGINES, TURBINES)	120	21		141
RADIATING SUBSTANCES (ISOTOPES,SUN,XRAY)	3	1		4
RAIL VEHICLES (TRAIN)	2	7	2	11
RAMPS	53	13		66
RECREATION AND ATHLETIC EQUIPMENT	105	26		131
ROOFS	48	20	1	69
RUBBER PRODUCTS	162	43		205
RUNWAYS, PLATFORMS	65	11		76
SAWS (NOT HAND TOOLS)	64	20		84
SCRAP, DEBRIS, WASTE MATERIALS (SLAG)	90	14		104
SHEARS, SLITTERS, SLICERS	288	36		324

Table 2-15 continued

**Source Reported in Occupational Injuries & Illnesses by Severity  
FY2005**

<b>Source</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
SIDEWALKS, PATHS, WALKWAYS (OUTDOORS)	473	89		562
STAIRS, STEPS INCLUDE ESCALATORS	627	126		753
STEAM	54			54
STITCHING, SEWING MACHINES	4	1		5
STREET, ROAD	142	51		193
TEXTILE ITEMS	9			9
VEHICLES, UNS	700	207	7	914
WOOD ITEMS	215	75		290
WOOD ITEMS, NEC	38	1		39

Source: Kansas Division of Workers Compensation

**Table 2-16**  
**Cause of Occupational Injuries & Illnesses by Severity FY2005**

<b>Cause of Injuries &amp; Illnesses</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatality</b>	<b>Total Inj/Ill</b>
ABNORMAL AIR PRESSURE - BURN OR SCALD-HEAT OR COLD EXPOSURE	1	3		4
ABSORPTION, INGESTION, OR INHALATION, NOC	293	538	1	832
ACID CHEMICALS	57	80		137
ANIMAL OR INSECT	797	447		1,244
BROKEN GLASS	205	160		365
BURN OR SCALD--HEAT OR COLD EXPOSURE MISCELLANEOUS	149	401		550
CALLOUS BLISTER ETC. CAUSED BY REPETITIVE MOTION	6	244		250
CAUGHT BY COLAPSING MATERIALS (SLIDES OF EARTH) - MAN MADE OF NATURAL	1	9		10
CAUGHT IN OR BETWEEN MISCELLANEOUS	844	423	1	1,268
COLLISION WITH A FIXED OBJECT	28	116		144
COLLISION WITH ANOTHER VEHICLE	357	330	12	699
CONTACT WITH ELECTRIC CURRENT	60	37	2	99
CONTACT WITH HOT OBJECT	150	143		293
CRASH OF AIRPLANE		1		1
CRASH OF RAIL VEHICLE		1		1
CRASH OF WATER VEHICLE		1		1
CUMULATIVE INJURY (NOT OTHERWISE CLASSIFIED)	125	311		436
CUT, PUNCTURE, SCRAPE INJURED BY MISCELLANEOUS	438	828		1,266
CUT, PUNCTURE, SCRAPE, INJURED BY OBJECT BEING LIFTED OR HANDLED	65	471		536
DUST, GASES, FUMES OR VAPORS	171	52		223
EXPLOSION OR FLARE BACK	10	10	2	22
EXPLOSIONS	4	2		6
EXPOSURE TO COLD OBJECTS OR SUBSTANCES	2	10		12
FALL OR SLIP INJURY MISCELLANEOUS	409	1298		1,707
FALL, ONTO OR AGAINST OBJECTS	160	33		193
FALL, SAME LEVEL		1		1
FALL, SLIP OR TRIP INJURY ON STAIRS	228	283		511
FALL, SLIP OR TRIP INTO OPENINGS - SHAFTS, EXCAVATIONS, FLOOR OPENING	21	63		84
FALL, SLIP, OR TRIP INJURY ON ICE OR SNOW	895	738		1,633
FALLING OR FLYING OBJECT	1,163	1,193	4	2,360
FIRE OR FLAME	34	39		73
FOREIGN BODY IN EYE	1,658	894		2,552
FROM DIFFERENT LEVEL	573	779	2	1,354
FROM LIQUID OR GREASE SPILLS	852	599		1,451
HAND TOOL OR MACHINE IN USE	55	284		339

**Table 2-16 continued**  
**Cause of Occupational Injuries & Illnesses by Severity FY2005**

<b>Cause of Injuries &amp; Illnesses</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatality</b>	<b>Total Inj/Ill</b>
HAND TOOL, UTENSIL; NOT POWERED	1,790	770		2,560
HOLDING OR CARRYING	404	318		722
JUMPING	80	84		164
LADDER OR SCAFFOLDING	81	307		388
LIFTING	4,259	3,150	1	7,410
MACHINE OR MACHINERY - CAUGHT IN, UNDER OR BETWEEN	176	410	1	587
MISC OTHER THAN PHYSICAL CAUSE OF INJURY	11	178	1	190
MOTOR VEHICLE	43	114	1	158
MOTOR VEHICLE ACCIDENT	1	1		2
MOTOR VEHICLE MISCELLANEOUS	61	111		172
MOTOR VEHICLE NON COLLISION (OVERTURNED VEHICLE ETC.)	22	6	1	29
MOVING PARTS OF MACHINE	84	85		169
MULTIPLE CAUSES OF INJURY	307	73	1	381
NO EXPLANATION	234	73	2	309
NOISE - EXPOSURE TO	8			8
OBJECT BEING LIFTED OR HANDLED	3,264	1,094	1	4,359
OBJECT HANDLED	231	610		841
OBJECT HANDLED BY OTHERS	237	130	3	370
ON SAME LEVEL	2,019	1,017		3,036
OTHER INJURY (NOT OTHERWISE CLASSIFIED)	3,787	1,153	13	4,953
POWERED HAND TOOL, APPLIANCE	365	294		659
PUSHING OR PULLING	1,581	1,200		2,781
RADIATION		3		3
REACHING	332	286		618
REPETITIVE MOTION	1,489	968		2,457
ROBBERY OR CRIMINAL ASSAULT	40	36	7	83
RUBBED OR ABRADED, NOC	5	56		61
SANDING, SCRAPING, CLEANING OPERATIONS	120	21		141
SHIP OR BOAT ACCIDENT	1			1
SLIPPED, DID NOT FALL	338	242		580
STATIONARY OBJECT	1,270	656		1,926
STEAM OR HOT FLUIDS	262	153		415
STEPPING ON SHARP OBJECT	112	62		174
STRAIN OR INJURY BY CONTINUAL NOISE	5	20		25
STRAIN OR INJURY BY MISCELLANEOUS	488	1,282	1	1,771
STRAIN OR INJURY BY TWISTING	364	568		932
STRAIN OR INJURY BY WIELDING OR THROWING	18	18		36
STRIKING AGAINST OR STEPPING ON MISCELLANEOUS	771	424		1,195
STRUCK AGAINST (STEPPING ON OBJECTS)	2			2

**Table 2-16 continued**  
**Cause of Occupational Injuries & Illnesses by Severity FY2005**

<b>Cause of Injuries &amp; Illnesses</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatality</b>	<b>Total Inj/Ill</b>
STRUCK BY	1			1
STRUCK BY OR INJURED BY MISCELLANEOUS	150	431		581
STRUCK OR INJURED BY FELLOW WORKER, PATIENT	1,324	768		2,092
TEMPERATURE EXTREMES	116	60		176
USING TOOL OR MACHINE	115	130		245
VEHICLE UPSET	61	98		159
VIBRATING OBJECTS (INCLUDES ROUGH RIDING MACHINES)	14	4		18
WELDING OPERATIONS	81	83		164

Source: Kansas Division of Workers Compensation



**Table 2-17**  
**Nature Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>Nature</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
AIDS	1	1		2
ALL OTHER CUMULATIVE INJURIES, NOC	15	470		485
ALL OTHER OCCUPATIONAL DISEASE	3	54		57
ALL OTHER SPECIFIC INJURIES, NOC	1,765	1,604	7	3,376
AMPUTATION	42	97		139
ANGINA PECTORIS (COND. ASSOC. WITH HEART DISEASE)		8		8
ASBESTOSIS	1	1		2
ASPHYXIATION	1	2		3
BLACK LUNG	2			2
BURN	854	605		1,459
BYSSINOSIS		1		1
CANCER		3		3
CARPAL TUNNEL SYNDROME	252	236		488
CONCUSSION	66	104		170
CONTAGIOUS DISEASE	130	163		293
CONTUSION	3,133	3,812	1	6,946
CRUSHING	162	325	5	492
CUT, LACERATION, PUNCTURE (LODGED IN EYE, NAIL LOSS)	6			6
DAMAGE TO PROSTHETIC DEVICES - GLASSES	1	1		2
DERMATITIS	245	216		461
DERMATITIS - CEMENT, RUBBER, POISON IVY	90	12		102
DISLOCATION	148	146		294
DISLOCATION (HERNIATED DISC)	1			1
DROWNING, ASPHYXIE, STRANGULATION	1			1
DUST DISEASE NOC (ALL OTHER PNEUMOCONIOSIS)	1	10		11
ELECTRIC SHOCK	50	28	2	80
ENUCLEATION (TO REMOVE, EX: TUMOR, EYE, ETC.)		1		1
FOREIGN BODY	1,647	1,100		2,747
FRACTURE	861	1,214		2,075
FREEZING	6	4		10
HEARING LOSS (TRAUMATIC ONLY)	33	12		45
HEART CONDITIONS (HEART ATTACK)	1			1
HEAT PROSTRATION	54	58		112
HERNIA	165	183		348
INFECTION	121	133		254
INFLAMMATION	1,392	701		2,093
LACERATION	5,441	3,553		8,994
LOSS OF HEARING	12	25		37
MENTAL DISORDER	1	4		5

**Table 2-17 continued**  
**Nature Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>Nature</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
MENTAL STRESS	22	20		42
MULTIPLE INJURIES	1			1
MULTIPLE INJURIES INCLUDING BOTH PHYSICAL AND PSYCHOLOGICAL	1	17	1	19
MULTIPLE PHYSICAL INJURIES ONLY	275	241	4	520
MULTIPLE TYPES OF INJURY	966	229	15	1,210
MYOCARDIAL INFARCTION (HEART ATTACK)	5	28	8	41
NO EXPLANATION	7,603	1,666	4	9,273
NO INJURY OR ILLNESS	152	9		161
NO PHYSICAL INJURY - I.E. GLASSES, CONTACT LENSES, ARTIFICIAL APPLIANCE	32	112		144
NONCLASSIFIABLE	1			1
OTHER INJURIES	106	15		121
POISONING - GENERAL (NOT OD OR CUMULATIVE INJURY)	17	21		38
POISONING-CHEMICAL	14	38		52
POISONING-METAL	3	4		7
PUNCTURE	1,988	1,061	8	3,057
RADIATION		2		2
RESPIRATORY DISORDERS (GASES,FUMES,CHEMICALS,ETC)	227	129		356
RUPTURE	13	34		47
SEVERANCE	47	45		92
SPRAIN	1,573	1,728		3,301
STRAIN	6,442	7,998	1	14,441
SYNCOPE - SWOONING, FAINTING, PASSING OUT; NO OTHER INJURY	135	75	1	211
VASCULAR LOSS	3	4		7
VISION LOSS	5	6		11

Source: Kansas Division of Workers Compensation

Table 2-18

### Body Member Reported in Occupational Injuries & Illnesses by Severity FY2005

Body Member	No Time Lost	Time Lost	Fatal	Total Inj/Ill
ABDOMEN INCLUDING GROIN - EXCLUDING INJURY TO INTERNAL ORGANS	596	444		1,040
ANKLE	1,043	1,110		2,153
ARTIFICIAL APPLIANCE - BRACES, ETC.	28	9		37
BODY PARTS, NEC	126	24		150
BODY SYSTEMS AND MULTIPLE BODY SYSTEMS	94	260	4	358
BRAIN	13	47		60
BUTTOCKS - SOFT TISSUE	60	74		134
CHEST (INC:RIBS, STERNUM)	433	440	2	875
DISC	35	80		115
EAR(S)	142	86		228
ELBOW	691	665		1,356
EYE(S)	2,136	1,409		3,545
FACIAL BONES	48	93		141
FINGER(S)	4,067	2,700		6,767
FOOT	948	807		1,755
GREAT TOE	39	80		119
HAND	2,264	1,669		3,933
HEAD	532	61	1	594
HEART	9	39	8	56
HIP	254	260		514
INTERNAL ORGANS	52	111		163
KNEE	2,285	2,042		4,327
LARYNX	2	6		8
LOW BACK AREA (LUMBAR, LUMBOSACRAL)	3,174	3,349		6,523
LOWER ARM	931	868		1,799
LOWER LEG	497	575		1,072
LUMBAR AND/OR SACRAL VERTEBRAE (VERTEBRAE NOC TRUNK) - BONE PORTION OF THE SPINAL COLUMN	22	57		79
LUNGS	63	138		201
MOUTH	135	107		242
MULTIPLE BODY PARTS (INCLUDING BODY SYSTEMS AND BODY PARTS)	610	1,623	6	2,239
MULTIPLE HEAD INJURY	158	439	3	600
MULTIPLE LOWER EXTREMITIES	747	396		1,143
MULTIPLE MEMBERS INJURED	3,283	577	27	3,887
MULTIPLE NECK INJURIES	65	207		272
MULTIPLE TRUNK	886	343		1,229
MULTIPLE UPPER EXTREMITIES	2,497	720		3,217
NO EXPLANATION	313	49	2	364
NO PHYSICAL INJURY - MENTAL DISORDER	55	97		152

**Table 2-18 continued**  
**Body Member Reported in Occupational Injuries & Illnesses by**  
**Severity FY2005**

<b>Body Member</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
NOSE	101	107		208
OTHER FACIAL SOFT TISSUE	474	333		807
PELVIS	9	77		86
PROSTHETIC DEVICES	23			23
SACRUM AND COCCYX	41	45		86
SHOULDER(S)	1,816	1,608		3,424
SKULL	195	231		426
SOFT TISSUE	237	136	1	374
SPINAL CORD		22		22
TEETH	116	73		189
THIGH	156	197		353
THUMB	1,283	812		2,095
TOE(S)	206	151		357
TRACHEA	1	3		4
UNCLASSIFIED - INSUFFICIENT INFORMATION TO IDENTIFY PART AFFECTED	251	281	3	535
UPPER ARM - HUMERUS AND CORRESPONDING MUSCLE	214	337		551
UPPER BACK AREA (THORACIC AREA)	266	478		744
UPPER EXTREMITIES, MULTIPLE	3			3
VERTEBRAE	3	14		17
WRIST	1,479	1,131		2,610
WRIST(S) - AND HAND(S)	128	272		400

Source: Kansas Division of Workers Compensation

**Table 2-19**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Accident and Health Insurance	4	34		38
Accounting, Auditing, and Bookkeeping Services	19	8		27
Adhesives and Sealants	1	2		3
Adjustment and Collection Services	22	2		24
Administration of Educational Programs	1			1
Administration of General Economic Programs	1			1
Administration of Housing Programs	12	11		23
Administration of Public Health Programs		9		9
Administration of Social, Human Resource and Incom	4	14		18
Advertising Agencies	3	2		5
Air and Gas Compressors		2		2
Air and Water Resource and Solid Waste Management	3			3
Air Courier Services	8	6		14
Air Transportation, Nonscheduled	2	6		8
Air Transportation, Scheduled	12	5		17
Air-Conditioning and Warm Air Heating Equipment an	48	3		51
Aircraft		576		576
Aircraft Engines and Engine Parts	15	4		19
Aircraft Parts and Auxiliary Equipment, NEC	70	60		130
Airports, Flying Fields, and Airport Terminal Serv	5	2		7
Aluminum Rolling and Drawing, NEC		4		4
Ammunition, Except for Small Arms	1			1
Amusement and Recreation Services, NEC	159	60		219
Amusement Parks		7		7
Animal and Marine Fats and Oils	8	4		12
Animal Specialty Services, Except Veterinary	8	3		11
Apparel and Accessories, NEC	1	1		2
Arboreta and Botanical or Zoological Gardens	4			4
Architectural and Ornamental Metal Work	8	21		29
Architectural Services	5	1		6
Armature Rewinding Shops	2	3		5
Arrangement of Transportation of Freight and Carg	31	10		41
Asbestos Products	3	2		5
Asphalt Felts and Coatings	5	1		6
Asphalt Paving Mixtures and Blocks	1			1
Auto and Home Supply Stores	169	618		787

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Automatic Merchandising Machine Operator	14	8		22
Automobile Parking	2	1		3
Automobiles and Other Motor Vehicles	11	17		28
Automotive Dealers, NEC		3		3
Automotive Exhaust System Repair Shops	1	1		2
Automotive Glass Replacement Shops	38	11		49
Automotive Repair Shops, NEC	6	27		33
Automotive Services, Except Repair and Carwashes	1	12		13
Automotive Stamping		1		1
Automotive Transmission Repair Shops		3		3
Automotive Trimmings, Apparel Findings, and Relate	1	12		13
Barber Shops	1			1
Beauty Shops	28	20		48
Beef Cattle Feedlots	154	75	1	230
Beef Cattle, Except Feedlots	1	8		9
Beer and Ale	13	36		49
Biological Products, Except Diagnostic Substances	1			1
Bituminous Coal and Lignite Surface Mining		1		1
Blankbooks, Loose-leaf Binders and Devices	32	2		34
Boat Building and Repairing	33	128		161
Boat Dealers	1	1		2
Bolts, Nuts, Screws, Rivets, and Washers	12	1		13
Book Printing	3	2		5
Book Stores	10	24		34
Bookbinding and Related Work	1	2		3
Books, Periodicals, and Newspapers	18	8		26
Books: Publishing, or Publishing and Printing	19			19
Bottled and Canned Soft Drinks and Carbonated Wate	30	101		131
Bowling Centers	2	6		8
Bread and Other Bakery Products, Except Cookies an	133	20		153
Brick and Structural Clay Tile	14	1		15
Brick, Stone and Related Construction Materials	8	15		23
Bridge, Tunnel, and Elevated Highway Construction	27	12		39
Broadwoven Fabric Mills, Manmade Fiber and Silk	3			3
Brooms and Brushes	3	27		30
Building Cleaning and Maintenance Services, NEC	87	95		182

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Burial Caskets		1		1
Bus Charter Service, Except Local	1	3		4
Business and Secretarial Schools		1		1
Business Associations	10	4		14
Business Consulting Services, NEC	4	5		9
Unclassifiable	3,460	1,203	5	4,668
Cable and Other Pay Television Services	43	11		54
Camera and Photographic Supply Stores	5	8		13
Candy and Other Confectionery Products	136	4		140
Canvas and Related Products	1	63		64
Carbon Black	1			1
Carbon Paper and Inked Ribbons		1		1
Carburetors, Pistons, Piston Rings, and Valves	3			3
Carpentry Work	48	130		178
Carpet and Upholstery Cleaning	10	4		14
Carpets and Rugs		2		2
Carwashes	28	17		45
Cash Grains, NEC	6	3		9
Catalog and Mail-Order Houses	11	31		42
Cement, Hydraulic	23	32		55
Cemetery Subdividers and Developers	9	3		12
Chemicals and Allied Products, NEC	16	6	1	23
Chemicals and Chemical Preparations, NEC	9	9		18
Child Day Care Services	28	47		75
Children's and Infants' Wear Stores	5			5
Cigarettes	9			9
Civic, Social, and Fraternal Associations	106	48		154
Clay Refractories	13			13
Coal Mining Services		1		1
Coated and Laminated Paper, NEC	11	2		13
Coating, Engraving, and Allied Services, NEC	6	10		16
Coin-Operated Amusement Devices		2		2
Coin-Operated Laundries and Drycleaning	4			4
Cold-Rolled Steel Sheet, Strip, and Bars	1			1
Colleges, Universities, and Professional Schools	97	39		136
Combination Utilities, NEC	45	13		58
Commercial Art and Graphic Design	3	4		7
Commercial Banks, NEC	6			6
Commercial Economic, Sociological, and Educational	6	1		7
Commercial Equipment, NEC	16	2		18
Commercial Physical and Biological Research	7			7

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Commercial Printing, Gravure	1			1
Commercial Printing, Lithographic	58	23		81
Commercial Printing, NEC	15	32		47
Commodity Contracts Brokers and Dealers		1		1
Communications Services, NEC	1	7		8
Computer and Computer Software Stores	5			5
Computer Integrated Systems Design		2		2
Computer Maintenance and Repair	2			2
Computer Peripheral Equipment, NEC	78	5		83
Computer Processing and Data Preparation and Proce	17	31		48
Computer Programming Services	13	6		19
Computer Related Services, NEC	6	1		7
Computer Storage Devices		1		1
Computers and Computer Peripheral Equipment and So	5	9		14
Concrete Block and Brick		1		1
Concrete Products, Except Block and Brick	54	15	1	70
Concrete Work	81	95		176
Confectionery	2			2
Construction and Mining (Except Petroleum) Machine	13	24		37
Construction Machinery and Equipment	33	35		68
Construction Materials, NEC	22	12		34
Construction Sand and Gravel	9	8		17
Converted Paper and Paperboard Products, NEC		1		1
Conveyors and Conveying Equipment	30	21		51
Corn	1			1
Correctional Institutions	10	27		37
Corrugated and Solid Fiber Boxes	15	5		20
Cotton		2		2
Cotton Ginning		1		1
Courier Services Except by Air	15	13		28
Creamery Butter	2			2
Credit Reporting Services	24	11		35
Credit Unions, Federally Chartered	3	3		6
Credit Unions, Not Federally Chartered	14	1		15
Crop Harvesting, Primarily by Machine	8	6		14
Crop Planting, Cultivating, and Protecting	3	2		5
Crop Preparation Services For Market, except Cotto	3	3		6
Crude Petroleum and Natural Gas	18	22		40



**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/III</b>
Crude Petroleum Pipelines	4	10		14
Crushed and Broken Limestone	7	4		11
Crushed and Broken Stone, NEC	4	1		5
Current-Carrying Wiring Devices	4	5		9
Cut Stone and Stone Products	3	8		11
Cutting Tools, Machine Tool Accessories, and Machi	3	1		4
Dairy Farms	5	17		22
Dairy Products Stores		1		1
Dairy Products, Except Dried or Canned	3	5		8
Dance Studios, Schools, and Halls		1		1
Dental Equipment and Supplies	15			15
Dental Laboratories	7			7
Department Stores	586	258		844
Detective, Guard, and Armored Car Services	22	26		48
Dimension Stone	6	11		17
Direct Mail Advertising Services	48	29		77
Direct Selling Establishments	18	1		19
Disinfecting and Pest Control Services	25	3		28
Distilled and Blended Liquors		62		62
Dog and Cat Food	94	56		150
Drapery, Curtain, and Upholstery Stores	2			2
Drawing and Insulating of Nonferrous Wire	10	9		19
Dress and Work Gloves, Except Knit and All-Leather		1		1
Drilling Oil and Gas Wells	26	30		56
Drinking Places (Alcoholic Beverages)	21	20		41
Drive-In Motion Picture Theaters	5			5
Drug Stores and Proprietary Stores	9	20		29
Drugs, Drug Proprietaries, and Druggists' Sundries	10	4		14
Drycleaning Plants, Except Rug Cleaning	5	4		9
Durable Goods, NEC	31	8		39
Executive and Legislative Offices, Combined	1,815	724	6	2,545
Electric and Gas Welding and Soldering Equipment	2	1		3
Electric and Other Services Combined	12	12		24
Electric Services	175	92		267
Electrical and Electronic Repair Shops, NEC	4	1		5
Electrical Apparatus and Equipment Wiring Supplies	89	6		95
Electrical Appliances, Television and Radio Sets	1	1		2

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Electrical Equipment for Internal Combustion Engin	13	13		26
Electrical Industrial Apparatus, NEC	4	12		16
Electrical Machinery, Equipment, and Supplies, NEC	1			1
Electrical Work	160	148		308
Electronic Coils, Transformers, and Other Inductor	1			1
Electronic Components, NEC	1	7		8
Electronic Parts and Equipment, NEC	24	13		37
Electroplating, Plating, Polishing, Anodizing, and	14	19		33
Elementary and Secondary Schools	77	301		378
Elevators and Moving Stairways	1			1
Employment Agencies	77	140		217
Engineering Services	24	13		37
Envelopes	16	14		30
Equipment Rental and Leasing, NEC	34	51		85
Excavation Work	30	40	1	71
General Medical and Surgical Hospitals	1,348	1,187		2,535
Executive Offices	1	1		2
Explosives		9		9
Fabricated Metal Products, NEC	44	5		49
Fabricated Pipe and Pipe Fittings	2	3		5
Fabricated Plate Work (Boiler Shops)	22	52		74
Fabricated Rubber Products, NEC		8		8
Fabricated Structural Metal	9	17		26
Fabricated Textile Products, NEC		1		1
Facilities Support Management Services	30	5		35
Family Clothing Stores	95	7		102
Farm and Garden Machinery and Equipment	146	180		326
Farm Labor Contractors and Crew Leaders	1	2		3
Farm Machinery and Equipment	235	117		352
Farm Product Warehousing and Storage	3	10		13
Farm Supplies	29	25		54
Farm-Product Raw Materials, NEC		2		2
Federal Reserve Banks	4			4
Fertilizers, Mixing Only	2	2		4
Field Crops, Except Cash Grains, NEC		2		2
Fire Protection	8	45		53
Fire, Marine, and Casualty Insurance	14	19		33
Fish and Seafoods	3		1	4

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Flat Glass	69	5		74
Floor Covering Stores	32	15		47
Floor Laying and Other Floor Work, NEC	11	15		26
Florists	8	6		14
Flour and Other Grain Mill Products	39	68		107
Flowers, Nursery Stock, and Florists' Supplies		5		5
Fluid Milk	1	9		10
Fluid Power Cylinders and Actuators		2		2
Fluid Power Pumps and Motors	48	2		50
Food Crops Grown Under Cover		5		5
Food Preparations, NEC	6	34		40
Food Products Machinery		18		18
Footwear	39	6		45
Forestry Services	3			3
Fresh Fruits and Vegetables		36		36
Frozen Specialties, NEC	60	2		62
Fuel Oil Dealers		1		1
Functions Related to Deposit Banking, NEC	6			6
Funeral Services and Crematories	8	2		10
Furniture	5	74		79
Furniture and Fixtures, NEC		6		6
Furniture Stores	37	67		104
Garment Pressing, and Agents for Laundries and Dry		4		4
Gas and Other Services Combined	3			3
Gaskets, Packing, and Sealing Devices	3	1		4
Gasoline Service Stations	46	40		86
General Automotive Repair Shops	44	48		92
General Contractors-Industrial Buildings and Wareh	33	40		73
General Contractors-Nonresidential Buildings, Othe	181	63		244
General Contractors-Residential Buildings, Other T	21	15		36
General Contractors-Single-Family Houses	265	391	3	659
General Farms, Primarily Crop	13	6		19
General Farms, Primarily Livestock and Animal Spec		17		17
General Government, NEC	4	2		6
General Industrial Machinery and Equipment, NEC	7	2		9
Eating and Drinking Places	1,272	815		2,087
General Warehousing and Storage	6	32		38

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Gift, Novelty, and Souvenir Shops	22	8		30
Glass and Glazing Work	20	74		94
Glass Products, Made of Purchased Glass	4	2		6
Grain and Field Beans	32	37		69
Gray and Ductile Iron Foundries	56	16		72
Greeting Cards		151		151
Groceries and Related Products, NEC	64	76		140
Groceries, General Line	33	59		92
Business Services, NEC	1,010	626	2	1,638
Gum and Wood Chemicals		3		3
Hand and Edge Tools, Except Machine Tools and Hand	1	14		15
Hardware	17	3		20
Hardware Stores	31	29		60
Hardware, NEC	15	7		22
Health and Allied Services, NEC	243	25		268
Heating Equipment, Except Electric and Warm Air Fu	91	26		117
Heavy Construction Equipment Rental and Leasing		26		26
Heavy Construction, NEC	109	22		131
Help Supply Services	404	249	1	654
Highway and Street Construction, Except Elevated H	151	57	1	209
Hobby, Toy, and Game Shops	26	4		30
Hogs	1	13		14
Home Furnishings	5	6	1	12
Home Health Care Services	40	100		140
Horses and Other Equines	1	1		2
Hospital and Medical Service Plans	73	6		79
Hotels and Motels	164	125		289
Housefurnishings, Except Curtains and Draperies	22	2		24
Household Appliance Stores	23	13		36
Household Audio and Video Equipment		3		3
Household Furniture, NEC	1			1
Household Refrigerators and Home and Farm Freezers	157	5		162
Hunting and Trapping, and Game Propagation		5		5
Ice Cream and Frozen Desserts		3		3
In Vitro and In Vivo Diagnostic Substances	2			2
Individual and Family Social Services	109	272		381
Industrial and Commercial Fans and Blowers and Air		1		1

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Industrial and Commercial Machinery and Equipment,	87	74		161
Industrial and Personal Service Paper	9	2		11
Industrial Gases	1	3		4
Industrial Inorganic Chemicals, NEC	5	3		8
Industrial Instruments for Measurement, Display, a	6	2		8
Industrial Launderers	15	7		22
Industrial Machinery and Equipment	25	63		88
Industrial Organic Chemicals, NEC	1	1		2
Industrial Patterns		4		4
Industrial Process Furnaces and Ovens	14	14		28
Industrial Sand	3			3
Industrial Supplies	18	8		26
Industrial Trucks, Tractors, Trailers, and Stacker	7	14		21
Industrial Valves	28			28
Information Retrieval Services	8	3		11
Installation or Erection of Building Equipment, NE	67	7		74
Insurance Agents, Brokers, and Service	28	47		75
Insurance Carriers, NEC	2			2
Intercity and Rural Bus Transportation	1			1
Intermediate Care Facilities	166	42		208
Investment Advice	2	2		4
Iron and Steel Forgings	7	2		9
Irrigation Systems	2	2		4
Jewelry Stores	3	2		5
Jewelry, Watches, Precious Stones, and Precious Me	3	1		4
Job Training and Vocational Rehabilitation Service	88	234		322
Junior Colleges and Technical Institutes	114	127		241
Kidney Dialysis Centers	13			13
Knit Underwear and Nightwear Mills	4			4
Labor Unions and Similar Labor Organizations	1			1
Laboratory Apparatus and Furniture	15	1		16
Laminated Plastics Plate, Sheet, and Profile Shape		7		7
Land Subdividers and Developers, Except Cemeteries	10	4		14
Land, Mineral, Wildlife, and Forest Conservation	2			2
Landscape Counseling and Planning	82	33		115
Lawn and Garden Services	47	87		134

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Lawn and Garden Tractors and Home Lawn and Garden	24	6		30
Leather Goods, NEC	5	2		7
Legal Counsel and Prosecution		1		1
Legal Services	16	19		35
Legislative Bodies		5		5
Lessors of Real Property, NEC	9	2		11
Libraries	18	8		26
Life Insurance	24	12		36
Lime		1		1
Linen Supply	21	9		30
Liquefied Petroleum Gas (Bottled Gas) Dealers	2	5		7
Liquor Stores	8	5		13
Livestock	3	33		36
Livestock Services, Except Veterinary		5		5
Loan Brokers	8			8
Local and Suburban Transit		1		1
Local Passenger Transportation, NEC	8	19		27
Local Trucking with Storage	11	14		25
Local Trucking Without Storage	102	144	4	250
Logging		2		2
Lubricating Oils and Greases	2	27		29
Lumber and Other Building Materials Dealers	325	111	1	437
Lumber, Plywood, Millwork, and Wood Panels	22	15		37
Macaroni, Spaghetti, Vermicelli, and Noodles	6			6
Machine Tools, Metal Cutting Type	7	1		8
Machine Tools, Metal Forming Type	10	1		11
Management Consulting Services	24	27		51
Management Services	65	50		115
Manifold Business Forms	19	47		66
Manufactured Ice	2	1		3
Manufacturing Industries, NEC	14	63		77
Marking Devices	1			1
Masonry, Stone Setting, and Other Stone Work	30	43		73
Mattresses, Foundations, and Convertible Beds	12	8		20
Measuring and Controlling Devices, NEC	2			2
Meat and Fish (Seafood) Markets, Including Freezer	17	13		30
Skilled Nursing Care Facilities	1,268	335	1	1,604
Meats and Meat Products	135	34	6	175
Mechanical Power Transmission Equipment, NEC	1			1
Medical Equipment Rental and Leasing	19	5		24

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Medical Laboratories	24	178		202
Medical, Dental, and Hospital Equipment and Suppli	14	8		22
Medicinal Chemicals and Botanical Products	7			7
Membership Organizations, NEC	17	45		62
Membership Sports and Recreation Clubs	83	64		147
Men's and Boys' Clothing and Accessory Stores	6			6
Men's and Boys' Clothing and Furnishings	2	4		6
Men's and Boys' Shirts, Except Work Shirts	17	1		18
Men's and Boys' Trousers and Slacks	1			1
Men's and Boys' Work Clothing	4			4
Men's Footwear, Except Athletic		1		1
Metal Doors, Sash, Frames, Molding, and Trim				
Manuf	127	30		157
Metal Heat Treating	31	4		35
Metal Shipping Barrels, Drums, Kegs, and Pails	6	4		10
Metal Stamping, NEC	18			18
Metals Service Centers and Offices	70	14		84
Millwork	68	16		84
Mineral Wool	5	14		19
Minerals and Earths, Ground or Otherwise Treated	1	3		4
Miscellaneous Apparel and Accessory Stores	47	7		54
Miscellaneous Business Credit Institutions		4		4
Miscellaneous Fabricated Wire Products	1			1
Miscellaneous Food Stores	19	35		54
Miscellaneous General Merchandise Stores	47	41		88
Miscellaneous Homefurnishings Stores	8	16		24
Miscellaneous Personal Services, NEC	14	14		28
Miscellaneous Publishing	76	19		95
Miscellaneous Retail Stores, NEC	154	61		215
Miscellaneous Structural Metal Work	18			18
Mobile Home Dealers	4	3		7
Mobile Homes	57	7		64
Molded, Extruded, and Lathe-Cut Mechanical				
Rubber	6	1		7
Mortgage Bankers and Loan Correspondents	2			2
Motion Picture Theaters, Except Drive-In	28	4		32
Motor Vehicle Dealers (New and Used)	147	283		430
Motor Vehicle Dealers (Used Only)	36	19		55
Motor Vehicle Parts and Accessories	93	53		146
Motor Vehicle Parts, Used	2	6		8
Motor Vehicle Supplies and New Parts	45	69		114

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Motor Vehicles and Passenger Car Bodies	30	16		46
Motorcycle Dealers	1	2		3
Motors and Generators	21	7		28
Museums and Art Galleries	6	5		11
Musical Instruments	2	2		4
National Commercial Banks	24	36		60
National Security	1			1
Natural Gas Distribution	5	3		8
Natural Gas Liquids	1			1
Natural Gas Transmission	5			5
Natural Gas Transmission and Distribution	11			11
News Syndicates		1		1
Newspapers: Publishing, or Publishing and Printin	90	20		110
Nitrogenous Fertilizers	1			1
Nonclay Refractories	1			1
Noncommercial Research Organizations	1			1
Nondurable Goods, NEC	43	10		53
Nonmetallic Mineral Products, NEC	5			5
Nonmetallic Minerals Services Except Fuels		3		3
Nursing and Personal Care Facilities, NEC	182	51		233
Office and Store Fixtures, Partitions, Shelving, a	3			3
Office Equipment	6	12		18
Office Furniture, Except Wood		5		5
Office Machines, NEC	6	2		8
Offices and Clinics of Dentists	27	15		42
Offices and Clinics of Doctors of Medicine	236	210		446
Offices and Clinics of Doctors of Osteopathy	2			2
Offices and Clinics of Health Practitioners, NEC	35	9		44
Offices and Clinics of Optometrists	4	1		5
Offices of Bank Holding Companies	1	1		2
Offices of Holding Companies, NEC	2			2
Oil and Gas Field Exploration Services	10	13	3	26
Oil and Gas Field Machinery and Equipment	2	5		7
Oil and Gas Field Services, NEC	69	116	2	187
Oil Royalty Traders	1	1		2
Operative Builders	2	5	1	8
Operators of Apartment Buildings	89	33		122
Operators of Dwellings Other Than Apartment Buildi	3	6		9
Operators of Nonresidential Buildings	17	5		22
Operators of Residential Mobile Home Sites	3	5		8
Ophthalmic Goods	8	7		15



**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Optical Goods Stores	2	3		5
Optical Instruments and Lenses	4	1		5
Organization Hotels and Lodging Houses, on Members	3			3
Ornamental Floriculture and Nursery Products	10	2		12
Ornamental Shrub and Tree Services	28	12		40
Orthopedic, Prosthetic, and Surgical Appliances an	15	2		17
Outdoor Advertising Services	3	1		4
Packaged Frozen Foods	2			2
Packaging Machinery	4	1		5
Packaging Paper and Plastics Film, Coated and Lami	27	1		28
Paint, Glass, and Wallpaper Stores	12	4		16
Paint, Varnishes, and Supplies	1	1		2
Painting and Paper Hanging	40	77		117
Paper Mills	5	1		6
Paperboard Mills	1			1
Passenger Car Leasing	1			1
Passenger Car Rental	2	2		4
Pension, Health, and Welfare Funds	5			5
Periodicals: Publishing, or Publishing and Printin	4	23		27
Pesticides and Agricultural Chemicals, NEC		3		3
Petroleum and Petroleum Products Wholesalers, Exce	7	12		19
Petroleum Bulk Stations and Terminals	13	2		15
Petroleum Refining	3	78		81
Pharmaceutical Preparations	2	15		17
Phosphatic Fertilizers	1			1
Photocopying and Duplicating Services	4			4
Photofinishing Laboratories	3	1		4
Photographic Equipment and Supplies	1	1		2
Photographic Studios, Portrait	2	8		10
Physical Fitness Facilities	5	3		8
Piece Goods, Notions, and Other Dry Goods	1			1
Plastering, Drywall, Acoustical, and Insulation Wo	90	58		148
Plastics Bottles		1		1
Plastics Foam Products		11		11
Plastics Material and Synthetic Resins, and Nonvul	10	4		14
Plastics Pipe	12	1		13
Plastics Plumbing Fixtures	26	5		31

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Plastics Products, NEC	121	46		167
Plastics, Foil, and Coated Paper Bags	67	22		89
Platemaking and Related Services	1			1
Pleating, Decorative and Novelty Stitching, and Tu	1			1
Plumbing and Heating Equipment and Supplies (Hydro	22	12		34
Plumbing, Heating, and Air-Conditioning	308	228		536
Police Protection	10	35		45
Political Organizations		1		1
Potato Chips, Corn Chips, and Similar Snacks		72		72
Poultry and Eggs, NEC		1		1
Poultry and Poultry Products		8		8
Poultry Slaughtering and Processing	16			16
Power Laundries, Family and Commercial	1	1		2
Power, Distribution, and Specialty Transformers	4	58		62
Prefabricated Metal Buildings and Components	6	3		9
Prefabricated Wood Buildings and Components	2	10		12
Prepackaged Software	8			8
Prepared Feed and Feed Ingredients for Animals and	7	8		15
Prepared Flour Mixes and Doughs	12			12
Prepared Fresh or Frozen Fish and Seafoods	1			1
Pressed and Blown Glass and Glassware, NEC	2			2
Primary Batteries, Dry and Wet	27	4		31
Printing Ink		17		17
Printing Trades Machinery and Equipment	13			13
Private Households	4	30		34
Products of Petroleum and Coal, NEC	3	1		4
Professional Membership Organizations	4			4
Professional Sports Clubs and Promoters	10	6		16
Psychiatric Hospitals	3	72		75
Public Golf Courses	7	2		9
Public Relations Services	2			2
Pumps and Pumping Equipment	7	10		17
Racing, Including Track Operations	4	18		22
Radio and Television Repair Shops	1			1
Radio Broadcasting Stations	7	4		11
Radio, Television, and Consumer Electronics Stores	16	59		75
Radiotelephone Communications	17	20		37
Railroad Equipment		19		19
Railroad Switching and Terminal Establishments		1		1

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Railroads, Line-haul Operating		1		1
Ready-Mixed Concrete	59	47		106
Real Estate Agents and Managers	133	65		198
Real Estate Investment Trusts	3			3
Record and Prerecorded Tape Stores	1	1		2
Recreational Vehicle Parks and Campsites		2		2
Refrigerated Warehousing and Storage	6	3		9
Refrigeration and Air-Conditioning Services and Re	7	11		18
Refrigeration Equipment and Supplies	2	3		5
Refuse Systems	82	145	1	228
Regulation and Administration of Communications, E	12	1		13
Regulation and Administration of Transportation Pr	4	1		5
Regulation of Agricultural Marketing and Commoditi		3		3
Religious Organizations	76	91		167
Rental of Railroad Cars	1			1
Repair Shops and Related Services, NEC	81	36		117
Residential Care	246	217		463
Retail Bakeries	38	13		51
Retail Nurseries, Lawn and Garden Supply Stores	5	16		21
Roasted Coffee	1			1
Rolling Mill Machinery and Equipment	21			21
Rolling, Drawing, and Extruding of Copper	20	1		21
Roofing, Siding, and Insulation Materials	19	12		31
Roofing, Siding, and Sheet Metal Work	93	86	1	180
Rubber and Plastics Hose and Belting	42	33		75
Sanitary Services, NEC	7	1		8
Sausages and Other Prepared Meats	32	58		90
Savings Institutions, Federally Chartered	43	3		46
Savings institutions, Not Federally Chartered	1			1
Sawmills and Planing Mills, General		10		10
Schiffli Machine Embroideries	1			1
School Buses	26	9		35
Schools and Educational Services, NEC	38	19		57
Scrap and Waste Materials	47	81	2	130
Search, Detection, Navigation, Guidance, Aeronauti	36	19		55
Secretarial and Court Reporting Services	2	13		15
Security and Commodity Exchanges	1			1

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Security Brokers, Dealers, and Flotation Companies	7	1		8
Security Systems Services	9	21		30
Semiconductors and Related Devices	3			3
Service Establishment Equipment and Supplies	14	7		21
Service Industry Machinery, NEC	11	2		13
Services Allied to Motion Picture Production	1			1
Services, NEC	129	232		361
Setup Paperboard Boxes	4	2		6
Sewerage Systems	1	3		4
Sewing, Needlework, and Piece Goods Stores	11	6		17
Sheet Metal Work	56	17		73
Ship Building and Repairing		4		4
Shoe Stores	7	1		8
Short-Term Business Credit Institutions, Except Ag	9	1		10
Signs and Advertising Specialties	11	29		40
Meat Packing Plants	1,432	125		1,557
Soaps and Other Detergents, Except Speciality Clea	17			17
Social Services, NEC	25	68	1	94
Soil Preparation Services	3			3
Special Industry Machinery, NEC	11	4		15
Special Dies and Tools, Die Sets, Jigs and Fixture	14	27		41
Special Trade Contractors, NEC	58	111		169
Special Warehousing and Storage, NEC	10	37		47
Speciality Cleaning, Polishing, and Sanitary Prepa	2			2
Specialty Hospitals, Except Psychiatric	3	20		23
Specialty Outpatient Facilities, NEC	72	31		103
Speed Changers, Industrial High-Speed Drives, and	2	1		3
Sporting and Athletic Goods, NEC	12	4		16
Sporting and Recreational Camps		11		11
Sporting and Recreational Goods and Supplies		14		14
Sporting Goods Stores and Bicycle Shops	16	17		33
State Commercial Banks	27	14		41
Stationery and Office Supplies	10	29		39
Stationery Stores	7	21		28
Steel Foundries, NEC	12	1		13
Steel Pipe and Tubes	1			1
Steel Springs, Except Wire	1			1

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Steel Wiredrawing and Steel Nails and Spikes	17			17
Steel Works, Blast Furnaces (Including Coke Ovens)	9	21		30
Storage Batteries	27	1		28
Structural Clay Products, NEC	15	2		17
Structural Steel Erection	31	33		64
Structural Wood Members, NEC	11	11		22
Surgical and Medical Instruments and Apparatus	2	2		4
Surveying Services	7	5		12
Synthetic Rubber		1		1
Tax Return Preparation Services	2			2
Taxicabs	7	4		11
Telegraph and Other Message Communications	6			6
Telephone and Telegraph Apparatus	2			2
Telephone Communications, Except Radiotelephone	32	74		106
Television Broadcasting Stations	10	5		15
Terminal and Joint Terminal Maintenance Facilities	3	1		4
Terminal and Service Facilities for Motor Vehicle	1			1
Terrazzo, Tile, Marble, and Mosaic Work	5	4		9
Testing Laboratories	2	5		7
Textile Goods, NEC	2			2
Textile Machinery	5			5
Theatrical Producers (Except Motion Picture) and M	6	11		17
Tires and Inner Tubes		1		1
Tires and Tubes	2	4		6
Title Insurance	3			3
Tobacco and Tobacco Products	2	2		4
Top, Body, and Upholstery Repair Shops and Paint S	24	35		59
Toys and Hobby Goods and Supplies	2			2
Transportation Equipment and Supplies, Except Moto	5	21	1	27
Transportation Equipment, NEC	6	7		13
Transportation Services, NEC	10	18		28
Travel Trailers and Campers		3		3
Tree Nuts			1	1
Truck and Bus Bodies	17	3		20
Truck Rental and Leasing, Without Drivers	12	11		23
Truck Trailers	12	18		30
Trucking, Except Local	310	1,042	1	1,353

**Table 2-19 continued**  
**SIC Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>SIC</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Trusts, Except Educational, Religious, and Charita	2			2
Turkey and Turkey Eggs		1		1
Grocery Stores	643	381		1,024
United States Postal Service	5			5
Unsupported Plastics Film and Sheet	9	17		26
Unsupported Plastics Profile Shapes		20		20
Used Merchandise Stores	3	16		19
Valves and Pipe Fittings, NEC		17		17
Variety Stores	466	380		846
Vegetable Oil Mills, Except Corn, Cottonseed, and		1		1
Veterinary Services for Animal Specialties	53	24	1	78
Veterinary Services For Livestock	9	10		19
Video Tape Rental	5	7		12
Vocational Schools, NEC	9	4		13
Warm Air Heating and Air-Conditioning Equipment an	22	8		30
Watch, Clock, and Jewelry Repair	5			5
Water Supply	31	41		72
Water Well Drilling	17	14		31
Water, Sewer, Pipeline, and Communications and Pow	60	54		114
Welding Repair	20	12		32
Wet Corn Milling		2		2
Wheat	2	1		3
Wine and Distilled Alcoholic Beverages		6		6
Wire Springs	16	1		17
Women's Accessory and Specialty Stores	7			7
Women's Clothing Stores	23	3		26
Women's, Children's, and Infants' Clothing and Acc	1			1
Women's, Misses' and Juniors' Suits, Skirts, and C	3			3
Women's, Misses', and Juniors' Outerwear, NEC	1			1
Wood Household Furniture, Except Upholstered	1	9		10
Wood Household Furniture, Upholstered	4	12		16
Wood Kitchen Cabinets	51	161		212
Wood Office Furniture	1	28		29
Wood Pallets and Skids	9	10		19
Wood Products, NEC	2	1		3
Wrecking and Demolition Work	3	1		4
Yarn Spinning Mills	1	1		2

**Table 2-20**  
**NAICS Code Reported in Occupational Injuries & Illnesses by**  
**Severity FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Abrasive Product Manufacturing		1		1
Accounting, Tax Preparation, Bookkeeping, and Payr		2		2
Adhesive Manufacturing	1			1
Administration of Conservation Programs	1	1		2
Administration of Housing Programs	1			1
Administration of Public Health Programs	2	8		10
Administrative Management and General Management C	3	4		7
Advertising Agencies	3	1		4
Advertising Material Distribution Services	1			1
Aerospace Product and Parts Manufacturing		2		2
Agents and Managers for Artists, Athletes, Enterta		1		1
Air and Gas Compressor Manufacturing		3		3
Air Purification Equipment Manufacturing	8			8
Air-Conditioning and Warm Air Heating Equipment an		23		23
Aircraft Engine and Engine Parts Manufacturing (pt	1	404		405
Airport Operations	1			1
All Other Consumer Goods Rental	2	1		3
All Other Leather Good Manufacturing (pt)		10		10
All Other Amusement and Recreation Industries	1	10		11
All Other Amusement and Recreation Industries (pt)	1			1
All Other Automotive Repair and Maintenance (pt)		1		1
All Other Business Support Services	4	5		9
All Other Converted Paper Product Manufacturing (p	6			6
All Other General Merchandise Stores	5	12		17
All Other Heavy Construction (pt)		1		1
All Other Home Furnishings Stores (pt)	2			2
All Other Information Services	2			2
All Other Insurance Related Activities	2			2
All Other Miscellaneous Ambulatory Health Care Ser		4		4
All Other Miscellaneous Chemical and Preparation M	8	2		10
All Other Miscellaneous Crop Farming (pt)	3	8		11
All Other Miscellaneous Fabricated Metal Product M		5		5

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
All Other Miscellaneous Food Manufacturing (pt)		11		11
All Other Miscellaneous General Purpose Machinery	9	2		11
All Other Miscellaneous Manufacturing		2		2
All Other Miscellaneous Store Retailers (except To	4	1		5
All Other Motor Vehicle Dealers	2			2
All Other Motor Vehicle Part Manufacturing (pt)	33	5		38
All Other Nondepository Credit Intermediation	1	2		3
All Other Nonmetallic Mineral Mining (pt)	1			1
All Other Nonresidential Specialty Trade Contractors	13	12		25
All Other Outpatient Care Facilities	1	2		3
All Other Plastics Product Manufacturing (pt)	20	20		40
All Other Professional, Scientific, and Technical		3		3
All Other Publishers		2		2
All Other Residential Specialty Trade Contractors	2	2		4
All Other Rubber Product Manufacturing	1	1		2
All Other Specialty Food Stores (pt)	7	2		9
All Other Support Services	2	1		3
All Other Transit and Ground Passenger Transportation	2			2
All Other Travel Arrangement and Reservation Services	5			5
Amusement and Theme Parks		1		1
Amusement Arcades		1		1
Animal (except Poultry) Slaughtering (pt)	69	5		74
Animal Food Manufacturing	1			1
Animal Slaughtering and Processing		4		4
Appliance Repair and Maintenance (pt)	2	2		4
Architectural Services		1		1
Armored Car Services		1		1
Asphalt Paving Mixture and Block Manufacturing	1			1
Automobile and Other Motor Vehicle Merchant Wholes	6	1		7
Automotive Body, Paint, and Interior Repair and Ma	6	15		21
Automotive Body, Paint, Interior, and Glass Repair		2		2
Automotive Glass Replacement Shops (pt)	1	2		3



**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Automotive Mechanical and Electrical Repair and Ma	1			1
Automotive Oil Change and Lubrication Shops	3			3
Automotive Parts and Accessories Stores	5	24		29
Bare Printed Circuit Board Manufacturing	1	1		2
Beauty Salons	5	6		11
Beef Cattle Ranching and Farming, including Feedlots	3	5		8
Beer and Ale Merchant Wholesalers	4	11		15
Beer, Wine, and Liquor Stores	1	4		5
Biological Product (except Diagnostic) Manufacturing	2			2
Bituminous Coal and Lignite Surface Mining		1		1
Blood and Organ Banks	2			2
Boat Building	2	15		17
Bolt, Nut, Screw, Rivet, and Washer Manufacturing	47	1		48
Book Stores	3	1		4
Book, Periodical, and Newspaper Merchant Wholesale		1		1
Bottled Water Manufacturing (pt)		1		1
Bowling Centers	1	2		3
Brick and Structural Clay Tile Manufacturing	2			2
Brick, Stone, and Related Construction Material Manufacturing	4			4
Building Equipment and Other Machinery Installation		1		1
Bus and Other Motor Vehicle Transit Systems	1	1		2
Cable and Other Program Distribution	4	2		6
Cafeterias		25		25
Canvas and Related Product Mills (pt)	5	42		47
Carpentry Contractors	2	2		4
Carpet and Upholstery Cleaning Services	16	2		18
Carwashes	2	7		9
Caterers	4	1		5
Cattle Feedlots	24	13		37
Cellular and Other Wireless Telecommunications	21	5		26
Cement Manufacturing	1	7		8
Cemeteries and Crematories		1		1
Cemeteries and Crematories (pt)		1		1
Charter Bus Industry		1		1
Chicken Egg Production		1		1
Child and Youth Services	3	3		6

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Child and Youth Services	3	3		6
Child Day Care Services	3	7		10
Child Day Care Services (pt)		2		2
Cigarette Manufacturing		2		2
Civic and Social Organizations	3	1		4
Claims Adjusting	1			1
Coin-Operated Laundries and Drycleaners	1			1
Collection Agencies	3	1		4
Colleges, Universities, and Professional Schools	68	5		73
Commercial Air, Rail, and Water Transportation Equ	1			1
Commercial and Industrial Machinery and Equipment	12	6		18
Commercial and Institutional Building Construction	66	44		110
Commercial Bakeries (pt)	23			23
Commercial Banking	21	6		27
Commercial Flexographic Printing (pt)	5	1		6
Commercial Lithographic Printing (pt)	15	3		18
Commercial Screen Printing (pt)		3		3
Commodity Contracts Dealing	1			1
Communication Equipment Repair and Maintenance (pt)	3	1		4
Community Care Facilities for the Elderly	1	1		2
Computer and Computer Peripheral Equipment and Sof	3			3
Computer and Office Machine Repair and Maintenance		1		1
Computer and Software Stores	3			3
Computer Systems Design Services (pt)	10	1		11
Concrete Contractors	5			5
Construction and Mining (except Oil Well) Machinery	3	3		6
Construction Machinery Manufacturing	4	1		5
Construction, Mining, and Forestry Machinery and E	1	1		2
Consumer Electronics and Appliances Rental	1	2		3
Consumer Lending	1			1
Continuing Care Retirement Communities (pt)	19	8		27
Convenience Stores	4	2		6
Conveyor and Conveying Equipment Manufacturing (pt)	2	36		38
Corn Farming	1			1

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/III</b>
Corporate, Subsidiary, and Regional Managing Office	2	1		3
Cosmetics, Beauty Supplies, and Perfume Stores	2			2
Couriers	4	2		6
Credit Bureaus	1			1
Credit Unions	12			12
Crop Harvesting, Primarily By Machine	1	1		2
Crude Petroleum and Natural Gas Extraction	8	9		17
Crushed and Broken Limestone Mining and Quarrying		6		6
Curtain and Linen Mills	2	1		3
Custom Architectural Woodwork and Millwork Manufac	1			1
Custom Computer Programming Services	2			2
Cut Stone and Stone Product Manufacturing	3	1		4
Dairy Cattle and Milk Production	11	6		17
Dairy Product (except Dried or Canned) Merchant Wh	1			1
Dairy Products (except Dried or Canned) Wholesaler		1		1
Data Processing, Hosting, and Related Services	9	1		10
Dental Laboratories	2			2
Department Stores (except Discount Department Stores)		15		15
Diagnostic Imaging Centers	1			1
Diet and Weight Reducing Centers	2	1		3
Dimension Stone Mining and Quarrying		1		1
Direct Life Insurance Carriers	2	1		3
Direct Property and Casualty Insurance Carriers (p	3	2		5
Direct Title Insurance Carriers		3		3
Directory and Mailing List Publishers		1		1
Discount Department Stores	24	12		36
Display Advertising	2			2
Document Preparation Services	1			1
Drilling Oil and Gas Wells	26	24		50
Drinking Places (Alcoholic Beverages)	7	10		17
Drugs and Druggists' Sundries Merchant Wholesalers	1	1		2
Drycleaning and Laundry Services (except Coin-Oper	4	4		8
Drywall and Insulation Contractors	1			1

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Educational Support Services	4	24		28
Electric Bulk Power Transmission and Control (pt)		1		1
Electric Power Distribution (pt)		6		6
Electrical and Electronic Appliance, Television, a		1		1
Electrical Apparatus and Equipment, Wiring Supplie		2		2
Electrical Contractors	4	7		11
Electronic Shopping	1			1
Electroplating, Plating, Polishing, Anodizing, and	6	9		15
Elementary and Secondary Schools	1,039	1,730		2,769
Employment Placement Agencies	2	52		54
Engineered Wood Member (except Truss)				
Manufacturing	1			1
Engineering Services	15	6		21
Envelope Manufacturing	15	6		21
Environment, Conservation, and Wildlife				
Organization	5			5
Environmental Consulting Services	3			3
Excavation Contractors	1			1
Executive and Legislative Offices, Combined	53	58	1	112
Executive Offices	2			2
Exterminating and Pest Control Services	2	1		3
Fabricated Pipe and Pipe Fitting Manufacturing		2		2
Fabricated Structural Metal Manufacturing (pt)	9	15		24
Facilities Support Services		3		3
Family Clothing Stores	4	2		6
Farm and Garden Machinery and Equipment				
Merchant W	10	9		19
Farm and Garden Machinery and Equipment				
Wholesaler	2	1		3
Farm Labor Contractors and Crew Leaders	2	3		5
Farm Machinery and Equipment Manufacturing	15	14		29
Farm Supplies Merchant Wholesalers		4		4
Farm Supplies Wholesalers	2	1		3
Financial Transactions Processing, Reserve, and CI	1	2		3
Finish Carpentry Contractors	1	2		3
Fire Protection		3		3
Fitness and Recreational Sports Centers	19	5		24
Flat Glass Manufacturing		12		12
Flavoring Syrup and Concentrate Manufacturing	4			4

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Floor Covering Stores	3	3		6
Floor Covering Stores (pt)		1		1
Floriculture Production		1		1
Florists	1	1		2
Flour Milling (pt)	2			2
Flour Mixes and Dough Manufacturing from Purchased	12	2		14
Flower, Nursery Stock, and Florists' Supplies Merc	4	6		10
Fluid Power Cylinder and Actuator Manufacturing	2	24		26
Fluid Power Valve and Hose Fitting Manufacturing (	12	2		14
Folding Paperboard Box Manufacturing		1		1
Food Product Machinery Manufacturing	6	1		7
Food Service Contractors	5	6		11
Footwear Merchant Wholesalers	3	3		6
Framing Contractors	1	4		5
Freight Transportation Arrangement		1		1
Fresh Fruit and Vegetable Merchant Wholesalers		30		30
Frozen Specialty Food Manufacturing		1		1
Full-Service Restaurants	84	126		210
Funeral Homes		1		1
Funeral Homes and Funeral Services	2	2		4
Furniture Stores	11	83		94
Gasoline Stations with Convenience Store (pt)		1		1
Gasoline Stations with Convenience Stores	20	18		38
General Automotive Repair	11	24		35
General Freight Trucking, Local	2	8		10
General Freight Trucking, Local (pt)		1		1
General Freight Trucking, Long-Distance	5	3		8
General Freight Trucking, Long-Distance, Less Than	1	8		9
General Freight Trucking, Long-Distance, Truckload	25	50		75
General Line Grocery Merchant Wholesalers	6	1		7
General Medical and Surgical Hospitals	354	184		538
General Rental Centers	2			2
General Warehousing and Storage	3	1		4
Geophysical Surveying and Mapping Services	2	3		5
Gift, Novelty, and Souvenir Stores	7	4		11
Golf Courses and Country Clubs	5	8		13
Golf Courses and Country Clubs (pt)		3		3

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Grain and Field Bean Merchant Wholesalers	6	17		23
Grantmaking Foundations		1		1
Graphic Design Services	1			1
Greeting Card Publishers		3		3
Hardware Manufacturing	3			3
Hardware Merchant Wholesalers	3			3
Hardware Stores	10	4		14
Hazardous Waste Treatment and Disposal		1		1
Highway, Street, and Bridge Construction	42	20		62
HMO Medical Centers		3		3
Hog and Pig Farming		5		5
Home and Garden Equipment Repair and Maintenance	1			1
Home Centers	2	3		5
Home Furnishing Merchant Wholesalers	1	2		3
Home Health Care Services	26	24		50
Home Health Equipment Rental	2	1		3
Homes for the Elderly	7	3		10
Hotels (except Casino Hotels) and Motels	14	17		31
Household Appliance Stores	5	4		9
Human Resources and Executive Search Consulting Se	3			3
Human Rights Organizations		3		3
Hydroelectric Power Generation (pt)	143	4		147
Ice Manufacturing	1	2		3
Industrial and Personal Service Paper Merchant Who	4			4
Industrial Building Construction	4	1		5
Industrial Design Services	4	1		5
Industrial Machinery and Equipment Merchant Wholes	10	28		38
Industrial Mold Manufacturing	3			3
Industrial Truck, Tractor, Trailer, and Stacker Ma	39	1		40
Inorganic Dye and Pigment Manufacturing (pt)	1			1
Instrument Manufacturing for Measuring and Testing	5	2		7
Insurance Agencies and Brokerages	12	3		15
Internet Service Providers	1	1		2
Investigation Services		3		3
Investment Advice	1	2		3
Investment Banking and Securities Dealing		1		1
In-Vitro Diagnostic Substance Manufacturing	1			1

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Janitorial Services	40	43		83
Jewelry Stores	10	1		11
Junior Colleges	15	18		33
Kidney Dialysis Centers	4			4
Laminated Plastics Plate, Sheet (except Packaging)		8		8
Landscape Architectural Services	1	2		3
Landscaping Services	22	33		55
Legal Counsel and Prosecution	1			1
Lessors of Nonresidential Buildings (except Miniwa	1			1
Lessors of Other Real Estate Property	1	1		2
Lessors of Residential Buildings and Dwellings	10	11		21
Libraries and Archives	1			1
Limited-Service Eating Places	3			3
Limited-Service Restaurants	53	38		91
Limousine Service		2		2
Linen Supply (pt)	3	2		5
Liquefied Petroleum Gas (Bottled Gas) Dealers (pt)	3	1		4
Livestock Merchant Wholesalers		11		11
Local Messengers and Local Delivery		1		1
Logging		2		2
Lumber, Plywood, Millwork, and Wood Panel				
Merchant	2	6		8
Machine Shops	31	6		37
Machine Tool (Metal Cutting Types) Manufacturing		1		1
Management Consulting Services	1			1
Manifold Business Forms Printing (pt)		21		21
Manufactured (Mobile) Home Dealers	2	1		3
Manufactured Home (Mobile Home) Manufacturing	57	14		71
Manufacturing and Industrial Building Construction		25		25
Marinas		1		1
Masonry Contractors	1	2		3
Materials Recovery Facilities		5		5
Meat and Meat Product Merchant Wholesalers	5	5		10
Meat and Meat Product Wholesalers		1		1
Meat Markets		1		1
Medical Laboratories	1	178		179

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Medical, Dental, and Hospital Equipment and Suppli	3	3		6
Men's and Boys' Clothing and Furnishings Merchant	3			3
Men's and Boys' Cut and Sew Apparel Contractors				
(p	1			1
Metal Coating, Engraving (except Jewelry and Silve	1			1
Metal Service Centers and Other Metal Merchant				
Who	2	7		9
Metal Tank (Heavy Gauge) Manufacturing	4	32		36
Metal Window and Door Manufacturing (pt)	84	1		85
Mortgage and Nonmortgage Loan Brokers	1			1
Motion Picture and Video Production		1		1
Motion Picture Theaters, Except Drive-In	7			7
Motor Vehicle Air-Conditioning Manufacturing	30			30
Motor Vehicle Body and Trailer Manufacturing		65		65
Motor Vehicle Body Manufacturing (pt)		27		27
Motor Vehicle Parts (Used) Merchant Wholesalers	1	2		3
Motor Vehicle Seating and Interior Trim Manufactur		1		1
Motor Vehicle Supplies and New Part Wholesalers	3			3
Motor Vehicle Supplies and New Parts Merchant				
Whol	9	15		24
Motor Vehicle Towing		1		1
Motorcycle Dealers	3	1		4
Motorcycle, Bicycle, and Parts Manufacturing (pt)		1		1
Motorcycle, Boat, and Other Motor Vehicle Dealers	1			1
Multifamily Housing Construction (except Operative	2	1		3
Museums		2		2
Musical Instrument Manufacturing	1			1
Musical Instrument and Supplies Stores		2		2
Natural Gas Distribution	1			1
Navigational Services to Shipping		1		1
New Car Dealers	9	85		94
New Single-Family Housing Construction (except				
Ope	20	15		35
Newspaper Publishers	48	5		53



**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Nitrogenous Fertilizer Manufacturing		1		1
Nonresidential Drywall and Insulation Contractors	10	9		19
Nonresidential Electrical Contractors	31	17		48
Nonresidential Glass and Glazing Contractors	13			13
Nonresidential Masonry Contractors	8	4		12
Nonresidential Painting and Wall Covering Contract	2	1		3
Nonresidential Plumbing, Heating, and Air-Conditioning	30	19		49
Nonresidential Poured Concrete Foundation and Structural Steel	5	4		9
Nonresidential Property Managers	12	6		18
Nonresidential Roofing Contractors	6	1		7
Nonresidential Siding Contractors	4	1		5
Nonresidential Site Preparation Contractors	5	5		10
Nonresidential Structural Steel and Precast Concrete	9	2		11
Nurseries, Garden Centers, and Farm Supply Stores	22	5		27
Nursery and Garden Centers (pt)	2	1		3
Nursing Care Facilities	93	60		153
Nursing Care Facilities (pt)	24	2		26
Office Administrative Services	39	266		305
Office Equipment Merchant Wholesalers	11			11
Office Furniture (except Wood) Manufacturing	1	2		3
Office Machinery Manufacturing (pt)	3			3
Office Supplies and Stationery Stores	5	1		6
Offices of All Other Miscellaneous Health Practitioners		30		30
Offices of Bank Holding Companies		2		2
Offices of Certified Public Accountants	4			4
Offices of Chiropractors	1	1		2
Offices of Dentists	8	5		13
Offices of Lawyers	10	2		12
Offices of Other Holding Companies	7	2		9
Offices of Physical, Occupational and Speech Therapy	3			3
Offices of Physicians	1			1
Offices of Physicians (except Mental Health Specialists)	20	22		42
Offices of Physicians, Mental Health Specialists (except Psychiatrists)		2		2
Offices of Podiatrists	3			3

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Offices of Real Estate Agents and Brokers	1	6		7
Offices of Real Estate Appraisers		2		2
Oil and Gas Extraction		3		3
Oil and Gas Field Machinery and Equipment Manufact		2		2
Oil and Gas Pipeline and Related Structures Constr	2	18		20
Oilseed and Grain Combination Farming		1		1
Ophthalmic Goods Manufacturing (pt)	8			8
Optical Goods Stores		1		1
Ornamental and Architectural Metal Products Manufa	1			1
Ornamental and Architectural Metal Work Manufactur	15	2		17
Other Accounting Services	9	4		13
Other Aircraft Parts and Auxiliary Equipment Manuf	11	19		30
Other Airport Operations (pt)	1	2		3
Other Aluminum Rolling and Drawing (pt)		4		4
Other Animal Food Manufacturing (pt)	2	1		3
Other Automotive Mechanical and Electrical Repair	3			3
Other Building Finishing Contractors	2			2
Other Building Material Dealers	25	11		36
Other Business Service Centers (including Copy Sho	1			1
Other Chemical and Allied Products Merchant Wholes	3	2		5
Other Clothing Stores	1			1
Other Commercial and Industrial Machinery and Equi	3	2		5
Other Commercial and Service Industry Machinery Ma	5			5
Other Commercial Equipment Merchant Wholesalers		1		1
Other Commercial Printing (pt)	2			2
Other Community Housing Services	1			1
Other Computer Related Services	2	13		15
Other Concrete Product Manufacturing	13	3		16
Other Construction Material Merchant Wholesalers	1			1
Other Direct Selling Establishments	170	15		185

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Other Electronic and Precision Equipment Repair and	1			1
Other Electronic Component Manufacturing		1		1
Other Electronic Parts and Equipment Merchant Whol	2	1		3
Other Engine Equipment Manufacturing (pt)	2			2
Other Gasoline Stations	15	7		22
Other General Government Support	1	2		3
Other Grocery and Related Products Merchant Wholes		7		7
Other Heavy and Civil Engineering Construction	7	7		14
Other Individual and Family Services	5	4		9
Other Metal Container Manufacturing (pt)	4			4
Other Millwork (including Flooring) (pt)	1	3		4
Other Miscellaneous Durable Goods Merchant Wholesa	2	2		4
Other Miscellaneous Nondurable Goods Merchant Whol	1			1
Other Motor Vehicle Parts Manufacturing	3			3
Other Nonresidential Building Equipment Contractor	1	9		10
Other Nonresidential Foundation, Structure, and Bu	4	1		5
Other Personal Care Services		3		3
Other Pressed and Blown Glass and Glassware Manufacturing		1		1
Other Residential Building Equipment Contractors	1			1
Other Residential Building Finishing Contractors	3	2		5
Other Residential Care Facilities	1	8		9
Other Residential Foundation, Structure, and Build	3	2		5
Other Scientific and Technical Consulting Services	1	1		2
Other Services Related to Advertising	2	1		3
Other Services to Buildings and Dwellings		6		6
Other Similar Organizations (except Business, Prof	3			3
Other Support Activities for Air Transportation	2	1		3
Other Support Activities for Road Transportation	3	23		26
Other Technical and Trade Schools (pt)		1		1
Other Telecommunications		2		2

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Other Travel Arrangement and Reservation Services		23		23
Other Waste Collection	23	4		27
Outpatient Mental Health and Substance Abuse Center		3		3
Packaged Frozen Food Merchant Wholesalers		1		1
Packaging and Labeling Services	4			4
Paint and Wallpaper Stores	8	2		10
Painting and Wall Covering Contractors		2		2
Paperboard Mills	1			1
Parking Lots and Garages		1		1
Passenger Cars Rental	2			2
Payroll Services (pt)		1		1
Periodical Publishers	1			1
Pet and Pet Supplies Stores	3	8		11
Pet Care (except Veterinary) Services	1	2		3
Petrochemical Manufacturing		1		1
Petroleum and Petroleum Products Merchant Wholesal	2	3		5
Petroleum and Petroleum Products Wholesalers (exce	1			1
Petroleum Bulk Stations and Terminals			1	1
Petroleum Lubricating Oil and Grease Manufacturing	1			1
Petroleum Refineries	1	5		6
Pharmaceutical and Medicine Manufacturing	1			1
Pharmaceutical Preparation Manufacturing (pt)		2		2
Pharmacies and Drug Stores	7	4		11
Photofinishing Laboratories (except One-Hour)		2		2
Photographic Equipment and Supplies Merchant Whole	1			1
Photographic Film, Paper, Plate, and Chemical Manu		1		1
Photographic Studios, Portrait		1		1
Plastics Bottle Manufacturing	3			3
Plastics Pipe and Pipe Fitting Manufacturing (pt)	19	3		22
Plate Work Manufacturing	6	18		24
Plumbing and Heating Equipment and Supplies (Hydro	2	1	1	4
Plumbing, Heating, and Air-Conditioning Contractor	14	16		30
Political Organizations		1		1

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Portfolio Management		1		1
Postharvest Crop Activities (except Cotton Ginning	1			1
Poultry Processing		2		2
Poured Concrete Foundation and Structure				
Contracto		2		2
Power and Communication Line and Related				
Structure	3	2		5
Prefabricated Wood Building Manufacturing	3	7		10
Prerecorded Tape, Compact Disc, and Record				
Stores		1		1
Printing Ink Manufacturing		3		3
Printing Machinery and Equipment Manufacturing		1		1
Private Households	2	2		4
Process, Physical Distribution, and Logistics Cons	3	3		6
Professional and Management Development				
Training	2			2
Professional Employer Organizations	3	3		6
Professional Organizations	2			2
Quick Printing (pt)		1		1
Racetracks		1		1
Radio and Television Broadcasting and Wireless				
Com	19	4		23
Radio Networks	1			1
Radio Stations	1			1
Radio, Television, and Other Electronics Stores (p	6	5		11
Rail Transportation	4			4
Ready-Mix Concrete Manufacturing	23	22		45
Real Estate Investment Trusts		9		9
Recreational Goods Rental	1	1		2
Recreational Vehicle Dealers	1			1
Recyclable Material Merchant Wholesalers	1	40		41
Recyclable Material Wholesalers		2		2
Refrigerated Warehousing and Storage	21	5		26
Refrigeration Equipment and Supplies Merchant				
Whol		3		3
Regulation and Administration of Communications,				
E		1		1
Reinsurance Carriers	1			1
Religious Organizations	12	9		21

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Remediation Services	3			3
Residential Building Construction	3	6		9
Residential Drywall and Insulation Contractors	6	8		14
Residential Electric Lighting Fixture Manufacturing	6	2		8
Residential Electrical Contractors	13	8		21
Residential Finish Carpentry Contractors	5	9		14
Residential Flooring Contractors	3	6		9
Residential Framing Contractors	3	13		16
Residential Masonry Contractors	6	7		13
Residential Mental Health and Substance Abuse Faci		40		40
Residential Mental Retardation Facilities	40	135		175
Residential Painting and Wall Covering Contractors	3	4		7
Residential Plumbing, Heating, and Air-Conditioning	30	24		54
Residential Poured Concrete Foundation and Structu	6	9		15
Residential Property Managers	14	10		24
Residential Remodelers	16	22		38
Residential Roofing Contractors	4	4		8
Residential Siding Contractors	3	4		7
Residential Site Preparation Contractors	2	6		8
Retail Bakeries		7		7
Reupholstery and Furniture Repair		1		1
Roofing Contractors		3		3
Roofing, Siding, and Sheet Metal Contractors		2		2
Rooming and Boarding Houses	1			1
Rope, Cordage and Twine Mills	3			3
Rubber and Plastics Hoses and Belting Manufacturing	3	12		15
Rubber Product Manufacturing for Mechanical Use	1			1
Sand, Gravel, Clay, and Ceramic and Refractory Min	1			1
Scheduled Freight Air Transportation	2			2
School and Employee Bus Transportation	17	4		21
Securities and Commodity Exchanges		16		16
Security Guards and Patrol Services	4	6		10
Security Systems Services	7	7		14
Security Systems Services (except Locksmiths) (pt)	5	2		7

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Service Establishment Equipment and Supplies Merch		1		1
Services for the Elderly and Persons with Disabilities	5	4		9
Setup Paperboard Box Manufacturing	1			1
Sewing, Needlework, and Piece Goods Stores	8	6		14
Sheet Metal Work Manufacturing		30		30
Showcase, Partition, Shelving, and Locker Manufact	4	3		7
Siding Contractors		1		1
Sign Manufacturing	3			3
Site Preparation Contractors		1		1
Small Arms Ammunition Manufacturing		29		29
Snack and Nonalcoholic Beverage Bars (pt)	8	2		10
Social Advocacy Organizations		5		5
Soft Drink and Ice Manufacturing	3			3
Software Publishers	1			1
Soil Preparation, Planting, and Cultivating (pt)		1		1
Solid Waste Collection		9		9
Solid Waste Landfills	42	8		50
Special Die and Tool, Die Set, Jig, and Fixture Ma	2			2
Special Needs Transportation	1	1		2
Specialized Freight (except Used Goods) Trucking, Specialty (except Psychiatric and Substance Abuse)	10	29	1	40
Spice and Extract Manufacturing (pt)	9	4		13
Sporting and Athletic Goods Manufacturing	9			9
Sporting Goods Stores	1			1
Sporting Goods Stores	2	5		7
Sports and Recreation Instruction	1			1
Sports Teams and Clubs		15		15
Stationery and Office Supplies Merchant Wholesaler	1	17		18
Stationery and Office Supplies Wholesalers	2			2
Structural Steel and Precast Concrete Contractors	1			1
Structural Steel Erection Contractors	1	1		2
Supermarkets and Other Grocery (except Convenience)	9	6		15
Support Activities for Crop Production		3		3
Support Activities for Mining		3		3
Support Activities for Oil and Gas Field Operation	22	23		45

**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Support Activities for Rail Transportation	5	1		6
Surgical and Medical Instrument Manufacturing (pt)		1		1
Surveying and Mapping (except Geophysical) Service	2	1		3
Tax Preparation Services		1		1
Taxi Service	3	1		4
Technical and Trade Schools	9			9
Telemarketing Bureaus	2	4		6
Telephone Answering Services	1			1
Television Broadcasting		3		3
Temporary Help Services	76	58		134
Temporary Shelters	1	2		3
Testing Laboratories	2	2		4
Theater Companies and Dinner Theaters	1			1
Third Party Administration of Insurance and Pensio		1		1
Tire and Tube Merchant Wholesalers	1	1		2
Tire Dealers	11	14		25
Tire Dealers (pt)	1			1
Tire Manufacturing (except Retreading)	4	1		5
Tobacco and Tobacco Product Merchant Wholesalers		1		1
Tobacco Stores	1			1
Transportation Equipment and Supplies (except Moto		12		12
Travel Agencies	1			1
Travel Trailer and Camper Manufacturing (pt)		6		6
Tree Nut Farming		1		1
Truck Trailer Manufacturing	9	5		14
Truck, Utility Trailer, and RV (Recreational Vehic	1			1
Unclassifiable	8,376	5,937	17	14,330
Unsupported Plastics Film and Sheet (except Packag		5		5
Unsupported Plastics Packaging Film and Sheet Manu	5			5
Unsupported Plastics Profile Shape Manufacturing (	3	1		4
Upholstered Household Furniture Manufacturing (pt)	4			4
Used Car Dealers	4	4		8
Used Household and Office Goods Moving	17	17		34
Used Merchandise Stores	1	3		4



**Table 2-20 continued**  
**NAICS Code Reported in Occupational Injuries & Illnesses by Severity**  
**FY2005**

<b>NAICS</b>	<b>No Time Lost</b>	<b>Time Lost</b>	<b>Fatal</b>	<b>Total Inj/Ill</b>
Vending Machine Operators	1			1
Veterinary Services	13	5		18
Video Tape and Disc Rental	1	3		4
Vitreous China Plumbing Fixture and China and Eart	1			1
Vocational Rehabilitation Services	38	88		126
Warehouse Clubs and Supercenters	66	12		78
Warm Air Heating and Air-Conditioning Equipment an	1	1		2
Water and Sewer Line and Related Structures Constr	9	6		15
Water Supply and Irrigation Systems	2	1		3
Water, Sewer, and Pipeline Construction (pt)	1	3		4
Welding and Soldering Equipment Manufacturing	1			1
Wholesale Trade Agents and Brokers	23	7		30
Wine and Distilled Alcoholic Beverage Merchant Who	1	26		27
Wired Telecommunications Carriers		1		1
Women's Clothing Stores	4	1		5
Wood Container and Pallet Manufacturing	7	2		9
Wood Kitchen Cabinet and Countertop Manufacturing	99	12		111
Wood Preservation		3		3
Wood Television, Radio, and Sewing Machine Cabinet	1			1
Wood Window and Door Manufacturing	3	1		4

# **Section 3**

## **Workers Compensation Claims Statistics**

## The Kansas Workers Compensation Fund

The Workers Compensation Fund is a guaranty fund that operates as a payer of last resort for injured workers in the state of Kansas. The fund is administered by the Commissioner of Insurance through the Kansas Insurance Department, and makes workers compensation payments “[i]f an employer has no insurance to secure payment of compensation...and such employer is financially unable to pay compensation to an injured worker as required by the workers compensation act, or such employer cannot be located and required to pay such compensation.”<sup>1</sup> In Tables 3-1, 3-2 and 3-3, the Kansas Insurance Department has supplied data on the Workers Compensation Fund caseload, expenditures and receipts for FY 2002-FY 2005.

**Table 3-1**  
**Workers Compensation Fund Case Load Scheduled**

	FY2005	FY2004	FY2003	FY2002	FY2001
Total Number of Impleading	116	120	138	125	112
Total Number of Closed Cases	65	158	351	258	292

Source: Kansas Insurance Department

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<sup>1</sup> K.S.A. 44-532a.

**Table 3-2**  
**Workers Compensation Fund**  
**Expenditures Analysis**

	FY 2005	% of Total	FY 2004	% of Total	FY 2003	% of Total	FY 2002	% of Total
<b>Disability Compensation Work Assessment</b>	\$1,106,766.70	37.72%	\$1,051,121.55	28.76%	\$1,414,799.82	34.82%	\$1,743,881	38.27%
<b>Medical Reimbursement to Insurance Companies</b>	\$5,305.28	0.18%	\$2,443.10	0.07%	\$2,060.36	0.05%	\$2,631	0.06%
[K.S.A. 44-569(a) & K.S.A.44-569]; lump sum and medical may be included	\$721,849.03	24.60%	\$925,650.48	25.33%	\$777,662.31	19.14%	\$1,272,118	27.91%
<b>Attorney Fees</b>	\$503,639.73	17.16%	\$1,031,498.41	28.23%	\$1,233,958	30.37%	\$876,891	19.24%
<b>Court Costs, Deposition, Medical Reports, etc</b>	\$297,599.49	10.14%	\$351,528.86	9.62%	\$303,013	7.46%	\$285,564	6.27%
<b>Other Operating Expense</b>	\$43,259.68	1.47%	\$34,445.19	0.94%	\$40,563.86	1.00%	\$51,883	1.14%
<b>Total Expenditures</b>	\$256,078.68	8.73%	\$257,570.32	7.05%	\$291,146.83	7.17%	\$324,308	7.12%
<b>Total Expenditures</b>	<b>\$2,934,498.59</b>	<b>100.00%</b>	<b>\$3,654,257.91</b>	<b>100.00%</b>	<b>\$4,063,204</b>	<b>100.00%</b>	<b>\$4,557,276</b>	<b>100.00%</b>

Source: Kansas Insurance Department

**Table 3-3**  
**Workers Compensation Fund**  
**Receipts Analysis**

	FY 2005	% of Total	FY 2004	% of Total	FY 2003	% of Total	FY 2002	% of Total
<b>Assessment Receipts</b>	\$3,333,049	35.12%	\$3,790,122.12	39.5%	\$757,846.34	7.76	\$398,206.28	2.29
<b>Misc. Reimbursements</b>	\$62,906.49	0.66%	\$113,760.70	1.19%	\$96,972.98	0.99	\$189,811.20	1.09
<b>Fines &amp; Penalties</b>	\$131,114	1.38%	\$68,712.80	0.72%	\$113,822.20	1.17	\$57,877.27	.33
<b>Transfer to State General Fund</b>	\$17,355	0.18%	(\$76,894.00)	-0.80%	(\$4,000,915.00)	-40.99%	(\$7,000,000)	40.29%
<b>Total Receipts</b>	<b>\$3,544,425</b>	<b>37.35%</b>	<b>(\$3,895,701.62)</b>	<b>40.61%</b>	<b>(\$3,032,273.48)</b>	<b>-31.07%</b>	<b>(\$6,354,105.25)</b>	<b>36.58%</b>
<b>Previous Year Carryover Balance</b>	\$5,938,026	65.27%	\$5,692,099.97	59.33%	12,792,060.52	131.07	\$23,703,441.74	136.45
<b>Cancelled Checks</b>	\$7,965.29	0.08%	\$6,243.42	0.07%	\$37.64	0.00	\$22,703.00	0.13
<b>Total Funds Available</b>	<b>\$9,490,417.16</b>	<b>100.00%</b>	<b>\$9,594,045.01</b>	<b>100</b>	<b>\$9,759,824.68</b>	<b>100</b>	<b>\$17,372,039.49</b>	<b>100</b>

Source: Kansas Insurance Department

**Table 3-4**  
**Workers Compensation Insurance Experience**

Year	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Losses Paid to Premiums Written	Losses Incurred to Premiums Earned
1982	\$154,944,245	\$152,315,135	\$88,345,714	\$107,979,341	57.00	70.90
1983	\$147,137,981	\$148,669,330	\$96,289,968	\$115,282,150	65.40	77.50
1984	\$141,097,428	\$140,223,325	\$106,701,375	\$125,520,390	75.60	89.50
1985	\$172,985,620	\$170,955,138	\$120,755,675	\$147,438,366	69.80	86.20
1986	\$208,167,277	\$202,033,619	\$134,554,116	\$170,153,475	64.60	84.20
1987	\$223,674,161	\$222,846,661	\$147,885,631	\$195,885,084	66.10	87.90
1988	\$257,039,527	\$259,548,305	\$164,553,813	\$208,332,654	64.00	80.30
1989	\$264,102,264	\$263,386,009	\$184,857,801	\$239,142,874	70.00	90.80
1990	\$291,804,714	\$293,048,038	\$222,309,953	\$265,726,660	76.20	90.70
1991	\$341,012,872	\$337,125,586	\$243,751,957	\$321,497,577	71.50	95.40
1992	\$366,672,022	\$363,578,560	\$236,878,948	\$293,894,584	64.60	80.80
1993	\$367,030,245	\$365,646,558	\$220,091,021	\$231,228,324	60.00	63.20
1994	\$338,173,750	\$312,116,539	\$185,502,395	\$192,914,048	54.90	61.80
1995	\$312,745,351	\$322,205,785	\$159,776,412	\$139,528,898	51.10	43.30
1996	\$274,014,862	\$282,897,458	\$149,616,189	\$130,595,593	54.60	46.20
1997	\$261,121,536	\$261,895,503	\$145,248,549	\$134,603,154	55.60	51.60
1998	\$250,588,819	\$261,594,835	\$156,594,835	\$126,164,370	62.60	48.20
1999	\$251,341,523	\$252,545,287	\$170,144,109	\$179,376,781	67.70	71.00
2000	\$271,480,320	\$247,235,161	\$170,366,708	\$159,226,348	62.80	64.40
2001	\$291,575,463	\$269,386,691	\$190,426,537	\$237,335,832	65.31	88.10
2002	\$328,963,003	\$307,451,748	\$180,253,738	\$177,083,631	54.79	57.60
2003	\$341,421,177	\$324,780,102	\$173,028,718	\$205,767,268	50.68	63.36
2004	\$365,486,978	\$355,877,798	\$182,102,645	\$242,335,187	49.82	68.10

Source: Kansas Insurance Department

## Workers Compensation Insurance Experience

The Kansas Insurance Department reports that the total direct paid losses by private insurance carriers<sup>2</sup> for the calendar year 2004 were \$182,102,645, an increase of \$9,073,927 from the previous year (see Table 3-4). However, total paid losses were still well below the 22-year peak of \$243,751,957 in 1991. In July 2005, the National Academy of Social Insurance released the results of a comparative study on accident-year incurred losses versus calendar year benefits by private insurance carriers and state funds in thirty-six states (including Kansas) over the period 1997-2003.<sup>3</sup> The cumulative percent change in accident incurred losses and calendar year benefits paid for the period of study was a 30.3 percent increase and a 32.4 percent increase, respectively (not controlled for inflation). In comparison to the other 35 states, Kansas accident year incurred losses for 1997-2003 increased by 52.9 percent. Calendar year benefits paid for Kansas for 1997-2003 increased by 19.1 percent.

<sup>2</sup> The totals in Table 3-4 does not include self-insured employers.

<sup>3</sup> Ishita Sengupta, Virginia P. Reno, and John F. Burton Jr., *Workers Compensation: Benefits, Coverage, and Costs, 2003* (Washington D.C.: National Academy of Social Insurance, 2005); 36-40.

**Table 3-5**  
**Employer Workers Compensation Costs 1998-2003**

		Non- Inflation Adjusted Total Wages Kansas	Inflation Adjusted Total Wages Kansas	Inflation Adjusted Average Annual Increase 1998- 2003*	Inflation Adjusted Total Increase 1998- 2003*	Premiums as % of Total Wages	Average Annual Increase 1998- 2003*	Total Increase 1998- 2003*
Total Wages for Kansas				0.90%	4.30%			
	1998	\$34,480,895,902	\$38,771,145,623					
	1999	\$36,405,814,885	\$39,850,410,747					
	2000	\$38,546,008,818	\$40,827,737,832					
	2001	\$39,787,033,805	\$41,503,458,505					
	2002	\$40,181,390,263	\$40,944,134,953					
	2003	\$40,450,524,720	\$40,450,524,720					
Total Premiums Earned for Kansas				2.20%	10.40%			
	1998	\$261,594,835	\$294,143,501					
	1999	\$252,545,287	\$276,440,273					
	2000	\$247,235,161	\$261,870,234					
	2001	\$269,386,691	\$281,008,115					
	2002	\$307,451,748	\$313,287,962					
	2003	\$324,780,102	\$324,780,102					
Premiums as a Percentage of Total Wages- Kansas							1.50%	5.80%
	1998					0.76%		
	1999					0.69%		
	2000					0.64%		
	2001					0.68%		
	2002					0.77%		
	2003					0.80%		
Premiums as a Percentage of Total Wages- U.S.							8.70%	-3.70%
	1998					2.17%		
	1999					2.11%		
	2000					1.90%		
	2001					1.87%		
	2002					1.03%		
	2003					2.09%		

\*Negative percentage indicates a decrease

**Employer Workers Compensation Costs 1998-2003**

For the first time this year the division has calculated and published standard measures of employers costs for workers compensation, statewide, adjusting for inflation over the period 1998-2003 (see Table 3-5).

- Wages have increased, adjusting for inflation, on average 0.9 percent per year from 1998-2003. During this same time frame, total premiums paid for workers compensation insurance has rose, on average, 2.4 percent per year.
- Premiums as a percentage of wages in Kansas, common statistic for measuring employer's costs, increased at an annual average rate of 1.5 percent from 1998-2003. This measure is controlled for inflation.
- Premiums as a percentage of wages in the entire United States, however, increased at an annual average rate of 8.7 percent from 1998-2003. This measure too is controlled for inflation.

**The Kansas Closed Claims Study (CCS)**

The Workers Compensation Act requires that employers (or their insurers) submit a first report of injury to the division. Not every injury, however, results in a claim by the injured worker for medical and/or indemnity compensation. Generally the division becomes aware of a claim and obtains information that a given claim has closed, and about the costs and duration of that claim, through only two means. One occurs when that claim has been litigated through the division's administrative law court system. The second occurs when a sample of insurers are required by statute to provide information to the division.

K.S.A. 44-557a(c) originally mandated that the Director of Workers Compensation "conduct studies of open and closed claims under the Workers Compensation Act" and seek advice in order to "make valid statistical conclusions as to the distributions of costs of workers compensation benefits." The expectation of the division's Open and Closed Claims Study was that the data collected will provide a foundation upon which to construct meaningful statistical conclusions about the costs and temporal characteristics associated with workers compensation claims in Kansas and identify trends in these claims characteristics over time. Due to the dynamic and continually evolving nature of medical and indemnity payments for claims not yet closed (open claims), no meaningful statistics on costs (including daily payments) could be reported, and in 2003 the Legislature altered the statute to no longer obligate the division to collect data on and report for claims still open.

The CCS study is repeated on an annual basis using the first completed survey study as a baseline for comparison of successive samples. The intent of this statutory mandate is that the division should provide the legislature with information that it can use in deciding whether changes in the provisions of the Workers Compensation Act are needed and, if so, to help formulate policy responses to identified problems with the program as presently administered.

## The 2005 Closed Claims Study (CCS)

The 2005 Closed Claim Study (CCS) marks the sixth consecutive year that the division has collected claims data directly from a stratified random sample of insurance carriers, self-insured organizations and group-funded pools underwriting workers compensation in the state of Kansas (see Appendix). The following section summarizes the findings of the CCS for the 2004 calendar year.

### Highlights from the 2005 Closed Claims Study

- For the 2005 closed claims sample, the mean total indemnity cost was \$9,555.47. The median total indemnity cost for the same sample of closed claims was \$3,233 indicating that there were a fair number of claims with large indemnity payouts that skewed the mean indemnity costs higher than the median (See Table 3-6).
- The mean total medical cost for closed claims was \$10,336.4 (see Table 3-6). Out of this total, the mean hospital cost was \$10,336.4, the mean total payment to physicians was \$3,011.2, and the mean cost categorized as “other medical” was \$3,293. As with indemnity claims, the median claim total medical expense was only \$4,927, indicating the presence of a considerable number of large medical claims that skewed the mean total cost higher than the median.
- The median duration of a claim was 391 days. See Table 3-7.
- It took an average of 21 days for an insurer to be notified following an accident, with half of the sample taking six days or less for notification. Insurers took an average of 82 days from the date disability began to make the first payment to the claimant (it took only 15 days for half of all claims). See Table 3-7 below.
- Median medical recovery time for 2005 CCS was 193 days, and median time away from work was 30 days.

**Table 3-6**  
**2005 CCS: Workers Compensation Claims in Kansas\***

	Univariate Statistics							n
	Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	
Total Cost of Claim (dollars)	19,891.88	850.95	9,715.00	29,904.65	3.70	19.11	150.34	1,235
Total Indemnity (dollars)	9,555.47	440.61	3,223.00	15,484.19	3.24	13.04	162.05	1,235
Total Medical (dollars)	10,336.40	526.00	4,927.00	18,481.42	5.54	44.27	178.80	1,235
Total Physician Costs (dollars)	3,011.20	143.17	1,501.50	4,893.05	5.65	51.95	162.49	1,168
Total Hospital Costs (dollars)	6,114.34	405.04	2,667.50	12,352.14	7.00	71.90	202.02	930
Total Other Medical (dollars)	3,293.00	168.37	1,184.00	5,429.66	3.43	16.09	164.89	1,040
Claim Duration (days)	555.25	14.71	391.00	517.08	1.86	4.96	93.13	1,235
Time Away from Work (days)	88.34	7.55	30.00	190.73	6.16	61.14	215.91	638
Medical Recovery (days)	329.95	11.70	193.00	380.24	2.45	10.22	115.24	1,057

Source: Kansas Division of Workers Compensation

\*Claims that closed in 2004 with paid indemnity & medical.



**Table 3-7**  
**2005 Closed Claims Study**  
**Time Intervals\***

	Claim Duration	Time Taken to Notify Insurer	Time Taken for Insurer to Get First Payment Out	Time Off Work
Mean	555	21	82	88
Median	391	6	15	30
Count	1,235	1,235	815	638
Max	3,950	1,198	1,904	2,691
Min	4	0	1	1

Source: Kansas Division of Workers Compensation

\*All time intervals listed are in days.

- Thirty percent of the injured workers in the sample had secured the services of an attorney to handle their claim. The median indemnity costs for claims involving an attorney were \$12,214.5 while claims without an attorney had median indemnity costs of \$2,011. See Table 3-8.
- Mean total medical costs for claims involving an attorney totaled \$8,655. For claims not involving attorneys, mean total medical costs were \$3,653. Mean lump sum settlements for claims involving attorneys (\$10,000) were far greater than for claims without attorneys (\$5,464.5). See Table 3-8.
- It is important to note that these statistics in no way offer statistical proof that the presence of an attorney causes greater indemnity or medical payments.

**Table 3-8**  
**2005 Closed Claims Study**  
**Attorney Involvement with Claim**

	Count	Median Indemnity	Median Medical	Median Lump Sum*
Claimant Attorney Involved	374	\$12,214.50	\$8,655	\$10,000.00
No Claimant Attorney	861	\$2,011.00	\$3,653	\$5,464.50
All Cases	1,235	\$3,233.00	\$4,927	\$7,609.00

Source: Kansas Division of Workers Compensation

\*only 340 cases in the sample had lump sum settlements

- Mean employer legal expenses, for the 549 claims that had these expenses reported, totaled \$3,201, while the mean claimant legal expense was \$22,351 for the 76 cases that itemized expenses. The respective median costs for employer and claimant legal expenses associated with a claim were \$759 and \$12,386. See Table 3-9.

**Table 3-9**  
**2005 Closed Claims Study**  
**Legal Expenses Associated with Claim**

	Employer's Legal Expenses	Claimant's Legal Expenses
Mean	\$3,201	\$22,351
Median	\$759	\$12,386
Count	549	76

Source: Kansas Division of Workers Compensation

**Table 3-10**  
**2005 CCS: Claim Costs by Part of Body Injured,**  
**Nature, and Cause of Injury\***

Part of Body Injured	Median Indemnity	Mean Indemnity	Median Medical	Mean Medical	n
Lower Back Area	\$1,563.00	\$7,822.40	\$600.00	\$3,085.10	32
Knee	\$3,542.00	\$5,420.30	\$6,705.00	\$5,614.30	24
Shoulder(s)	\$2,940.00	\$9,258.50	\$3,798.00	\$4,680.40	17
Abdomen	\$1,272.00	\$1,722.90	\$3,827.00	\$3,217.60	17
Ankle	\$563.00	\$2,894.60	\$1,269.50	\$1,821.40	14
<b>Nature of Injury</b>					
Strain	\$1,728.00	\$7,119.70	\$1,688.00	\$4,091.00	81
Fracture	\$2,064.00	\$6,282.30	\$1,428.00	\$3,028.60	25
Laceration	\$1,158.00	\$1,962.10	\$2,909.00	\$3,386.10	19
Sprain	\$1,080.00	\$3,675.80	\$2,378.00	\$4,426.00	17
Contusion	\$1,377.00	\$1,764.90	\$1,131.00	\$3,142.20	17
<b>Cause of Injury</b>					
Lifting	\$1,233.00	\$3,614.10	\$2,813.00	\$3,601.40	45
Pushing or Pulling	\$2,763.50	\$11,384.00	\$3,401.50	\$4,551.50	20
Strain or Injury by NOC	\$3,269.00	\$5,309.00	\$3,230.00	\$4,903.20	15
Repetitive Motion	\$9,804.00	\$13,693.00	\$4,300.50	\$4,664.80	12
Fall, Slip, or Trip on Same Level	\$5,586.00	\$6,854.50	\$4,793.00	\$5,012.10	10

Source: Kansas Division of Workers Compensation

\*Top five part of body, nature, and cause of injury categories reported

- The most frequently injured part of body was the low back area, followed by the knee, shoulders, abdomen and ankle areas. In previous years we aggregated all specific part of body codes into “major body regions” which consisted of all the body parts condensed into much broader categories. We have discounted this practice as much specificity was lost in the process. However, both the highest median indemnity and medical were with claims involving the knee (\$3,542), and the highest median medical costs were with claims involving the shoulder (\$6,705). See Table 3-10.
- Strains were the most numerous in the nature of the worker’s injury classification in this year’s sample. The second most common injury was fractures, followed by lacerations. See Table 3-10 for average indemnity and medical costs.
- Lifting was the most frequent cause of injury resulting in a claim for this year’s study. However, of the top five most frequent causes of injury, those classified as repetitive motion reported the highest average indemnity costs (\$9,804) and falls, trips or slips had the highest median medical costs (\$4,793). See Table 3-10.

**Table 3-11**  
**2005 CCS: Claim Costs by Part of**  
**Body Injured**

Part of Body	Variable	Median
Brain	Total Cost of Claim	2,748
	Total Indemnity	123
	Total Medical	2,625
	Total Hospital	1,236
	Total Physician	1,389
	Total Other Medical	
	Claim Duration	106
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum	
	Settlement	
Ear(s)	Total Cost of Claim	9,406.0
	Total Indemnity	8,017.0
	Total Medical	125.0
	Total Hospital	
	Total Physician	125.0
	Total Other Medical	3,000.0
	Claim Duration	556.5
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum	
	Settlement	
Multiple Neck Injury	Total Cost of Claim	34,503
	Total Indemnity	28,684
	Total Medical	5,819
	Total Hospital	1,953
	Total Physician	3,661
	Total Other Medical	204
	Claim Duration	615
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum	
	Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of**  
**Body Injured**

<b>Part of Body</b>	<b>Variable</b>	<b>Median</b>
<hr/> Spinal Cord <hr/>		
	Total Cost of Claim	2,500
	Total Indemnity	1,322
	Total Medical	1,178
	Total Hospital	
	Total Physician	
	Total Other Medical	1,178
	Claim Duration	17
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum	
	Settlement	
<hr/> Multiple Upper Extremities <hr/>		
	Total Cost of Claim	8,238.0
	Total Indemnity	3,616.5
	Total Medical	1,938.0
	Total Hospital	1,449.5
	Total Physician	1874
	Total Other Medical	364.0
	Claim Duration	317.0
	Medical Recovery	194.0
	Time Away from Work	
	Total Lump Sum	
	Settlement	
<hr/> Upper Arm <hr/>		
	Total Cost of Claim	6,111.0
	Total Indemnity	3,708.0
	Total Medical	6010
	Total Hospital	26,773.5
	Total Physician	1,183.0
	Total Other Medical	217.0
	Claim Duration	115.0
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum	
	Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of**  
**Body Injured**

Part of Body	Variable	Median
<hr/> Elbow		
	Total Cost of Claim	8,161.5
	Total Indemnity	4,695.0
	Total Medical	3,466.5
	Total Hospital	2,733.5
	Total Physician	3,780.0
	Total Other Medical	253.5
	Claim Duration	210.0
	Medical Recovery	192.0
	Time Away from Work	
	Total Lump Sum	
	Settlement	5,000.0
<hr/> Lower Arm		
	Total Cost of Claim	4,213.5
	Total Indemnity	1,817.5
	Total Medical	2,702.5
	Total Hospital	2,850.0
	Total Physician	1,063.0
	Total Other Medical	159.0
	Claim Duration	214.0
	Medical Recovery	146.0
	Time Away from Work	10.0
	Total Lump Sum	
	Settlement	
<hr/> Wrist		
	Total Cost of Claim	8,837
	Total Indemnity	7,344
	Total Medical	2,383
	Total Hospital	3,207
	Total Physician	1,755
	Total Other Medical	627
	Claim Duration	434
	Medical Recovery	361
	Time Away from Work	
	Total Lump Sum	
	Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of**  
**Body Injured**

<b>Part of Body</b>	<b>Variable</b>	<b>Median</b>
<b>Hand</b>		
	Total Cost of Claim	5,974.5
	Total Indemnity	1,564.5
	Total Medical	4,284.5
	Total Hospital	1,652.5
	Total Physician	708.0
	Total Other Medical	42.0
	Claim Duration	248.0
	Medical Recovery	152.0
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Finger(s)</b>		
	Total Cost of Claim	4,557.5
	Total Indemnity	1,078.5
	Total Medical	2,628.5
	Total Hospital	2,546.0
	Total Physician	1,108.5
	Total Other Medical	151.0
	Claim Duration	216.0
	Medical Recovery	81.0
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Thumb</b>		
	Total Cost of Claim	5,981.5
	Total Indemnity	2,401.0
	Total Medical	2,550.0
	Total Hospital	2,424.0
	Total Physician	1,361.0
	Total Other Medical	116.0
	Claim Duration	131.0
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of Body Injured**

Part of Body	Variable	Median
<hr/> Shoulder(s)		
	Total Cost of Claim	9,762.0
	Total Indemnity	2,940.0
	Total Medical	3,798.0
	Total Hospital	3,681.0
	Total Physician	1,678.5
	Total Other Medical	3,87.5
	Claim Duration	184.0
	Medical Recovery	196.0
	Time Away from Work	6.0
	Total Lump Sum Settlement	90,000.0
<hr/> Wrist(s) & Hand(s)		
	Total Cost of Claim	3,397.0
	Total Indemnity	1,200.0
	Total Medical	3,085.0
	Total Hospital	1,965.0
	Total Physician	2,577.0
	Total Other Medical	68.5
	Claim Duration	255.0
	Medical Recovery	211.5
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/> Multiple Trunk		
	Total Cost of Claim	802
	Total Indemnity	766
	Total Medical	440
	Total Hospital	704
	Total Physician	440
	Total Other Medical	1,775
	Claim Duration	230
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation



**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of**  
**Body Injured**

Part of Body	Variable	Median
<b>Upper Back Area</b>		
	Total Cost of Claim	16,514
	Total Indemnity	2,227
	Total Medical	14,287
	Total Hospital	10,299
	Total Physician	3,936
	Total Other Medical	51
	Claim Duration	285
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Lower Back Area</b>		
	Total Cost of Claim	5,168.0
	Total Indemnity	1,563.0
	Total Medical	600
	Total Hospital	2,062.5
	Total Physician	444.0
	Total Other Medical	655.0
	Claim Duration	148.0
	Medical Recovery	15.0
	Time Away from Work	1.0
	Total Lump Sum Settlement	30,000.0
<b>Disc</b>		
	Total Cost of Claim	43,434.5
	Total Indemnity	39,585
	Total Medical	3,849.5
	Total Hospital	2,833.0
	Total Physician	1,944.0
	Total Other Medical	488.5
	Claim Duration	577.0
	Medical Recovery	133.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of**  
**Body Injured**

Part of Body	Variable	Median
<b>Chest</b>		
	Total Cost of Claim	1,772.0
	Total Indemnity	1,493.0
	Total Medical	1,205.0
	Total Hospital	369.0
	Total Physician	230.5
	Total Other Medical	624.0
	Claim Duration	108.0
	Medical Recovery	98.0
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Pelvis</b>		
	Total Cost of Claim	3,994
	Total Indemnity	1,021
	Total Medical	1,300
	Total Hospital	5,778
	Total Physician	1,266
	Total Other Medical	33
	Claim Duration	84
	Medical Recovery	49
	Time Away from Work	33
	Total Lump Sum Settlement	
<b>Internal Organs</b>		
	Total Cost of Claim	7,159.5
	Total Indemnity	1,839.5
	Total Medical	5,320.0
	Total Hospital	3,810.5
	Total Physician	1,501.5
	Total Other Medical	12.0
	Claim Duration	96.5
	Medical Recovery	48.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of Body Injured**

<b>Part of Body</b>	<b>Variable</b>	<b>Median</b>
<hr/> Multiple Lower Extremities <hr/>		
	Total Cost of Claim	905.0
	Total Indemnity	449.0
	Total Medical	684.0
	Total Hospital	504.5
	Total Physician	774.0
	Total Other Medical	169.0
	Claim Duration	102.0
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/> Upper Leg <hr/>		
	Total Cost of Claim	1,786.0
	Total Indemnity	881.5
	Total Medical	904.5
	Total Hospital	411.0
	Total Physician	213.0
	Total Other Medical	561.0
	Claim Duration	60.0
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/> Knee <hr/>		
	Total Cost of Claim	10,191.0
	Total Indemnity	3,542.0
	Total Medical	6,705.0
	Total Hospital	2,756.5
	Total Physician	2,078.0
	Total Other Medical	400.0
	Claim Duration	211.0
	Medical Recovery	102.0
	Time Away from Work	
	Total Lump Sum Settlement	4,250.0

Source: Kansas Division of Workers Compensation

**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of**  
**Body Injured**

Part of Body	Variable	Median
<hr/> Lower Leg <hr/>		
	Total Cost of Claim	2,331
	Total Indemnity	812
	Total Medical	1,406
	Total Hospital	375
	Total Physician	571
	Total Other Medical	1,519
	Claim Duration	51
	Medical Recovery	41
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/> Ankle <hr/>		
	Total Cost of Claim	2,316.5
	Total Indemnity	563.0
	Total Medical	1,269.5
	Total Hospital	572.0
	Total Physician	578.0
	Total Other Medical	234.0
	Claim Duration	107.0
	Medical Recovery	38.0
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/> Foot <hr/>		
	Total Cost of Claim	2,368.0
	Total Indemnity	1,440.5
	Total Medical	725.5
	Total Hospital	160.0
	Total Physician	706.0
	Total Other Medical	
	Claim Duration	162.5
	Medical Recovery	34.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of**  
**Body Injured**

Part of Body	Variable	Median
<b>Toes</b>		
	Total Cost of Claim	1,470.0
	Total Indemnity	1,242.0
	Total Medical	228.0
	Total Hospital	
	Total Physician	228.0
	Total Other Medical	
	Claim Duration	59.5
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Abdomen</b>		
	Total Cost of Claim	4,579
	Total Indemnity	1,272
	Total Medical	3,827
	Total Hospital	3,111
	Total Physician	1,348
	Total Other Medical	50
	Claim Duration	87
	Medical Recovery	70
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Insufficient info- Unclassified</b>		
	Total Cost of Claim	19,294
	Total Indemnity	7,100
	Total Medical	12,194
	Total Hospital	485
	Total Physician	6,317
	Total Other Medical	5,391
	Claim Duration	1,044
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-11 continued**  
**2005 CCS: Claim Costs by Part of**  
**Body Injured**

<b>Part of Body</b>	<b>Variable</b>	<b>Median</b>
Multiple Body Parts (includes Body Systems & Body Parts)	Total Cost of Claim	3,008.0
	Total Indemnity	688.0
	Total Medical	2,488.0
	Total Hospital	1,271.0
	Total Physician	768.0
	Total Other Medical	465.0
	Claim Duration	154.0
	Medical Recovery	58.5
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12****2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
Machine or Machinery	Total Cost of Claim	4,548.5
	Total Indemnity	1,070.5
	Total Medical	2,963.5
	Total Hospital	3,421.5
	Total Physician	2,463.0
	Total Other Medical	720.0
	Claim Duration	115.5
	Medical Recovery	64.0
	Time Away from Work	10.0
	Total Lump Sum Settlement	
Hand Tool, Utensil; Not Powered	Total Cost of Claim	6,741.0
	Total Indemnity	992.5
	Total Medical	5,907.5
	Total Hospital	3,835.0
	Total Physician	1,178.0
	Total Other Medical	22.0
	Claim Duration	230.5
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
Object Being Lifted or Handled	Total Cost of Claim	11,504.5
	Total Indemnity	9,355.0
	Total Medical	2,149.5
	Total Hospital	2,723.0
	Total Physician	1,511.0
	Total Other Medical	65.0
	Claim Duration	106.5
	Medical Recovery	119.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-12 continued

### 2005 CCS: Claim Costs by Cause of Injury

Cause	Variable	Median
Powered Hand Tool Appliance		
	Total Cost of Claim	4,578
	Total Indemnity	780
	Total Medical	3,798
	Total Hospital	1,537
	Total Physician	1,880
	Total Other Medical	
	Claim Duration	201
	Medical Recovery	76
	Time Away from Work	
	Total Lump Sum Settlement	
Caught, Puncture, Scrape, NOC		
	Total Cost of Claim	1,215
	Total Indemnity	412
	Total Medical	803
	Total Hospital	327
	Total Physician	403
	Total Other Medical	73
	Claim Duration	77
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
From Different Level (Elevation)		
	Total Cost of Claim	2,192.0
	Total Indemnity	1,445.0
	Total Medical	1,095.0
	Total Hospital	243.0
	Total Physician	473.0
	Total Other Medical	230.5
	Claim Duration	82.0
	Medical Recovery	11.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation



**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
From Ladder or Scaffolding	Total Cost of Claim	5,162.5
	Total Indemnity	1885.0
	Total Medical	4357.0
	Total Hospital	2,041.5
	Total Physician	2,084.5
	Total Other Medical	518.5
	Claim Duration	94.5
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
From Liquid or Grease Spills	Total Cost of Claim	2,121.0
	Total Indemnity	382.0
	Total Medical	1,201.5
	Total Hospital	573.5
	Total Physician	490.0
	Total Other Medical	1,118.0
	Claim Duration	118.5
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
Into Openings	Total Cost of Claim	2,464.0
	Total Indemnity	1,027.5
	Total Medical	1,436.5
	Total Hospital	894.0
	Total Physician	230.5
	Total Other Medical	624.0
	Claim Duration	89.5
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
<b>On Same Level</b>		
	Total Cost of Claim	10,386.5
	Total Indemnity	5,586.0
	Total Medical	4,793.0
	Total Hospital	1,686.0
	Total Physician	2,697.5
	Total Other Medical	222.0
	Claim Duration	314.5
	Medical Recovery	204.0
	Time Away from Work	
	Total Lump Sum Settlement	3,000.0
<b>Slipped, Did Not Fall</b>		
	Total Cost of Claim	2,422.5
	Total Indemnity	1,534.5
	Total Medical	1,340.5
	Total Hospital	920.0
	Total Physician	669.0
	Total Other Medical	360.0
	Claim Duration	150.0
	Medical Recovery	20.5
	Time Away from Work	
	Total Lump Sum Settlement	
<b>On Ice or Snow</b>		
	Total Cost of Claim	2,600.0
	Total Indemnity	1,736.0
	Total Medical	775.0
	Total Hospital	364.5
	Total Physician	604.0
	Total Other Medical	3281.0
	Claim Duration	136.0
	Medical Recovery	179.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
<hr/> <b>On Stairs</b> <hr/>		
	Total Cost of Claim	11,149.0
	Total Indemnity	2,937.0
	Total Medical	8,212.0
	Total Hospital	4,928.0
	Total Physician	2,592.0
	Total Other Medical	3,155.0
	Claim Duration	559.5
	Medical Recovery	645.0
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/> <b>Collision or Sideswipe With Another Vehicle</b> <hr/>		
	Total Cost of Claim	6,314.0
	Total Indemnity	4,829.0
	Total Medical	1,485.0
	Total Hospital	1,271.0
	Total Physician	560.5
	Total Other Medical	577.0
	Claim Duration	389.0
	Medical Recovery	106.0
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/> <b>Vehicle Upset</b> <hr/>		
	Total Cost of Claim	2,041.0
	Total Indemnity	566
	Total Medical	1,475.0
	Total Hospital	
	Total Physician	1,475.0
	Total Other Medical	
	Claim Duration	244
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
<b>Continual Noise</b>		
	Total Cost of Claim	8,885
	Total Indemnity	7,274
	Total Medical	125
	Total Hospital	
	Total Physician	125
	Total Other Medical	3,200
	Claim Duration	673
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Twisting</b>		
	Total Cost of Claim	8,447.0
	Total Indemnity	2,133.5
	Total Medical	6,493.5
	Total Hospital	4,490.5
	Total Physician	2,122.5
	Total Other Medical	400.0
	Claim Duration	180.5
	Medical Recovery	96.5
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Holding or Carrying (Strain or Injury By)</b>		
	Total Cost of Claim	4,567.0
	Total Indemnity	1,131.0
	Total Medical	2,282.0
	Total Hospital	
	Total Physician	3,062.5
	Total Other Medical	83.0
	Claim Duration	295.0
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
Lifting (Strain or Injury By)		
	Total Cost of Claim	4,752.0
	Total Indemnity	1,233.0
	Total Medical	2,813.0
	Total Hospital	3,040.5
	Total Physician	494.5
	Total Other Medical	317.0
	Claim Duration	114.0
	Medical Recovery	70.0
	Time Away from Work	17.0
	Total Lump Sum Settlement	30,000.0
Pushing or Pulling (Strain or Injury By)		
	Total Cost of Claim	9,540.0
	Total Indemnity	2,763.5
	Total Medical	3,401.5
	Total Hospital	3,234.0
	Total Physician	1,935.0
	Total Other Medical	380.0
	Claim Duration	283.5
	Medical Recovery	175.5
	Time Away from Work	
	Total Lump Sum Settlement	90,000.0
Reaching (Strain or Injury By)		
	Total Cost of Claim	1,634.0
	Total Indemnity	935.0
	Total Medical	366.5
	Total Hospital	279.0
	Total Physician	341.0
	Total Other Medical	82.0
	Claim Duration	67.5
	Medical Recovery	15.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
Using Tool or Machinery (Strain or Injury By)	Total Cost of Claim	1,652
	Total Indemnity	691
	Total Medical	1,372
	Total Hospital	396
	Total Physician	976
	Total Other Medical	208
	Claim Duration	181
	Medical Recovery	55
	Time Away from Work	
	Total Lump Sum Settlement	
Strain or Injury by NOC	Total Cost of Claim	9,799
	Total Indemnity	3,269
	Total Medical	3,230
	Total Hospital	2,327
	Total Physician	1,405
	Total Other Medical	741
	Claim Duration	147
	Medical Recovery	180
	Time Away from Work	6
	Total Lump Sum Settlement	7,500
Object Being Lifted or Handled (Striking Against or Stepping On)	Total Cost of Claim	1,125.5
	Total Indemnity	520.0
	Total Medical	605.5
	Total Hospital	
	Total Physician	605.5
	Total Other Medical	
	Claim Duration	167.5
	Medical Recovery	86.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
Stationary Object (Striking Against or Stepping On)	Total Cost of Claim	2,860.0
	Total Indemnity	2,336.0
	Total Medical	672.0
	Total Hospital	1,968.0
	Total Physician	512.0
	Total Other Medical	86.5
	Claim Duration	202.0
	Medical Recovery	118.0
	Time Away from Work	
	Total Lump Sum Settlement	
Stepping on Sharp Object	Total Cost of Claim	9,970
	Total Indemnity	8,400
	Total Medical	1,570
	Total Hospital	220
	Total Physician	1,273
	Total Other Medical	76
	Claim Duration	168
	Medical Recovery	69
	Time Away from Work	
	Total Lump Sum Settlement	
Striking Against or Stepping On, NOC	Total Cost of Claim	1,529
	Total Indemnity	324
	Total Medical	1,205
	Total Hospital	459
	Total Physician	728
	Total Other Medical	17
	Claim Duration	220
	Medical Recovery	56
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
Fellow Worker; Patient (Struck or Injured By)	Total Cost of Claim	5,721.5
	Total Indemnity	1639.0
	Total Medical	4,082.5
	Total Hospital	5763.0
	Total Physician	1,200.5
	Total Other Medical	
	Claim Duration	347.0
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
Falling or Flying Object (Struck or Injured By)	Total Cost of Claim	3,189.0
	Total Indemnity	341.0
	Total Medical	1,804.0
	Total Hospital	2,043.0
	Total Physician	944.0
	Total Other Medical	47.0
	Claim Duration	176.0
	Medical Recovery	113.5
	Time Away from Work	
	Total Lump Sum Settlement	
Hand Tool or Machine in Use (Struck or Injured By)	Total Cost of Claim	1,919.0
	Total Indemnity	549.0
	Total Medical	1,780.0
	Total Hospital	1,287.0
	Total Physician	794.0
	Total Other Medical	879.5
	Claim Duration	133.0
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation



**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
Motor Vehicle (Struck or Injured By)	Total Cost of Claim	1,106
	Total Indemnity	638
	Total Medical	468
	Total Hospital	
	Total Physician	468
	Total Other Medical	
	Claim Duration	52
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum	
	Settlement	
Object Being Lifted or Handled (Struck or Injured By)	Total Cost of Claim	2,164.0
	Total Indemnity	1,282.0
	Total Medical	1,042.0
	Total Hospital	572.0
	Total Physician	573.0
	Total Other Medical	75.5
	Claim Duration	133.0
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum	
	Settlement	
Struck or Injured, NOC	Total Cost of Claim	25,713.5
	Total Indemnity	17,110.0
	Total Medical	8,603.5
	Total Hospital	4,233.0
	Total Physician	7,306.0
	Total Other Medical	2,833.5
	Claim Duration	299
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum	
	Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
<hr/> Repetitive Motion <hr/>		
	Total Cost of Claim	3,397
	Total Indemnity	312
	Total Medical	3,085
	Total Hospital	
	Total Physician	3,066
	Total Other Medical	19
	Claim Duration	387
	Medical Recovery	308
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/>		
Repetitive Motion (Carpal tunnel syndrome) <hr/>		
	Total Cost of Claim	15,943.5
	Total Indemnity	9,804.0
	Total Medical	4,300.5
	Total Hospital	2935.0
	Total Physician	2963.0
	Total Other Medical	204.0
	Claim Duration	403.5
	Medical Recovery	597.0
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/>		
Cumulative, NOC <hr/>		
	Total Cost of Claim	10,155.0
	Total Indemnity	9,501.0
	Total Medical	1,501.5
	Total Hospital	24,286.5
	Total Physician	668.0
	Total Other Medical	364.0
	Claim Duration	409.5
	Medical Recovery	132.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-12 continued**  
**2005 CCS: Claim Costs by Cause of Injury**

Cause	Variable	Median
Other-Misc., NOC	Total Cost of Claim	9,844.0
	Total Indemnity	4,664.0
	Total Medical	3,270.0
	Total Hospital	1,890.0
	Total Physician	2,300.0
	Total Other Medical	675.5
	Claim Duration	113.0
	Medical Recovery	82.0
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-13****2005 CCS: Claim Costs by Nature of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
<b>Burn</b>		
	Total Cost of Claim	419
	Total Indemnity	377
	Total Medical	42
	Total Hospital	
	Total Physician	
	Total Other Medical	42
	Claim Duration	20
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Concussion</b>		
	Total Cost of Claim	2,748
	Total Indemnity	123
	Total Medical	2,625
	Total Hospital	1,236
	Total Physician	1,389
	Total Other Medical	
	Claim Duration	106
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Contusion</b>		
	Total Cost of Claim	2,914
	Total Indemnity	1,377
	Total Medical	1,131
	Total Hospital	1,530
	Total Physician	768
	Total Other Medical	967
	Claim Duration	133
	Medical Recovery	204
	Time Away from Work	10
	Total Lump Sum Settlement	1,000

Source: Kansas Division of Workers Compensation

Table 3-13 continued

### 2005 CCS: Claim Costs by Nature of Injury

Cause	Variable	Median
<b>Crushing</b>		
	Total Cost of Claim	592.0
	Total Indemnity	334.5
	Total Medical	257.5
	Total Hospital	
	Total Physician	468.0
	Total Other Medical	47.0
	Claim Duration	35.5
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Dislocation</b>		
	Total Cost of Claim	5,751
	Total Indemnity	2,887
	Total Medical	2,864
	Total Hospital	
	Total Physician	2,653
	Total Other Medical	211
	Claim Duration	201
	Medical Recovery	133
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Fracture</b>		
	Total Cost of Claim	3,671
	Total Indemnity	2,064
	Total Medical	1,428
	Total Hospital	515
	Total Physician	896
	Total Other Medical	222
	Claim Duration	159
	Medical Recovery	69
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-13 continued**  
**2005 CCS: Claim Costs by Nature of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
Hearing Loss or Impairment		
	Total Cost of Claim	10,599
	Total Indemnity	7,274
	Total Medical	3,325
	Total Hospital	
	Total Physician	125
	Total Other Medical	3,200
	Claim Duration	673
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
Hernia		
	Total Cost of Claim	4,665.5
	Total Indemnity	1,350.5
	Total Medical	3,847.5
	Total Hospital	3,367.0
	Total Physician	966.0
	Total Other Medical	12.0
	Claim Duration	88.0
	Medical Recovery	48.0
	Time Away from Work	
	Total Lump Sum Settlement	
Infection		
	Total Cost of Claim	2,164
	Total Indemnity	1,282
	Total Medical	882
	Total Hospital	191
	Total Physician	573
	Total Other Medical	116
	Claim Duration	161
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-13 continued

**2005 CCS: Claim Costs by Nature of Injury**

Cause	Variable	Median
<b>Inflammation</b>		
	Total Cost of Claim	7,390.0
	Total Indemnity	2,640.0
	Total Medical	4,651.0
	Total Hospital	3,086.0
	Total Physician	2,031.0
	Total Other Medical	352.5
	Claim Duration	102.0
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Laceration</b>		
	Total Cost of Claim	4,578
	Total Indemnity	1,158
	Total Medical	2,909
	Total Hospital	2,424
	Total Physician	1,273
	Total Other Medical	94
	Claim Duration	181
	Medical Recovery	70
	Time Away from Work	
	Total Lump Sum Settlement	
<b>Myocardial Infarction</b>		
	Total Cost of Claim	1,032
	Total Indemnity	318
	Total Medical	714
	Total Hospital	579
	Total Physician	135
	Total Other Medical	
	Claim Duration	42
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-13 continued**  
**2005 CCS: Claim Costs by Nature of Injury**

<b>Cause</b>	<b>Variable</b>	<b>Median</b>
<hr/> Puncture <hr/>		
	Total Cost of Claim	10,805.0
	Total Indemnity	3,008.5
	Total Medical	5,656.0
	Total Hospital	2,723.0
	Total Physician	2,394.0
	Total Other Medical	167.0
	Claim Duration	183.0
	Medical Recovery	64.5
	Time Away from Work	
	Total Lump Sum Settlement	
<hr/> Rupture <hr/>		
	Total Cost of Claim	12,078.0
	Total Indemnity	4,146
	Total Medical	7,932
	Total Hospital	2,885.5
	Total Physician	1,988.0
	Total Other Medical	3,350.0
	Claim Duration	463.0
	Medical Recovery	381.5
	Time Away from Work	6.0
	Total Lump Sum Settlement	
<hr/> Sprain <hr/>		
	Total Cost of Claim	4,522
	Total Indemnity	1,080
	Total Medical	2,378
	Total Hospital	1,225
	Total Physician	1,430
	Total Other Medical	360
	Claim Duration	195
	Medical Recovery	132
	Time Away from Work	
	Total Lump Sum Settlement	6,250

Source: Kansas Division of Workers Compensation



Table 3-13 continued

**2005 CCS: Claim Costs by Nature of Injury**

Cause	Variable	Median
Strain	Total Cost of Claim	5,373
	Total Indemnity	1,728
	Total Medical	1,688
	Total Hospital	2,160
	Total Physician	1,059
	Total Other Medical	395
	Claim Duration	134
	Medical Recovery	98
	Time Away from Work	17
	Total Lump Sum Settlement	60,000
All other Specific Injuries, NOC	Total Cost of Claim	8,381.0
	Total Indemnity	2,820.5
	Total Medical	3,218.5
	Total Hospital	1,310.5
	Total Physician	1,758.5
	Total Other Medical	478.5
	Claim Duration	371.5
	Medical Recovery	111.0
	Time Away from Work	
	Total Lump Sum Settlement	
Loss of Hearing	Total Cost of Claim	8,885
	Total Indemnity	8,760
	Total Medical	125
	Total Hospital	
	Total Physician	125
	Total Other Medical	2,800
	Claim Duration	496
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-13 continued

**2005 CCS: Claim Costs by Nature of Injury**

Cause	Variable	Median
Carpal Tunnel Syndrome		
	Total Cost of Claim	18,688.0
	Total Indemnity	9,890.0
	Total Medical	3,085.0
	Total Hospital	2,586.0
	Total Physician	3,066.0
	Total Other Medical	627.0
	Claim Duration	387.0
	Medical Recovery	308.0
	Time Away from Work	
	Total Lump Sum Settlement	
All Other Cumulative Injury, NOC		
	Total Cost of Claim	6,915.0
	Total Indemnity	5,204.5
	Total Medical	1,710.5
	Total Hospital	347.0
	Total Physician	1,537.0
	Total Other Medical	
	Claim Duration	287.5
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	
Multiple Injuries (Includes both Physical and Psychological)		
	Total Cost of Claim	2,041
	Total Indemnity	566
	Total Medical	1,475
	Total Hospital	
	Total Physician	1,475
	Total Other Medical	
	Claim Duration	244
	Medical Recovery	
	Time Away from Work	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

**Table 3-14**  
**2005 CCS: Indemnity Costs by Benefit Type\***

Benefit Type	Mean	Median	n
Temporary Total	\$8,994.30	\$2,495.00	943
Temporary Partial	\$2,774.10	\$324.00	11
Unscheduled Permanent Partial	\$13,079.00	\$8,054.00	169
Scheduled Permanent Partial	\$7,923.90	\$5,304.00	62
Permanent Total	\$710.00	\$710.00	2
Death	\$112,216.00	\$112,216.00	1
Lump Sum Settlements (Indemnity portion)	\$6,162.67	\$8,552.00	3

Source: Kansas Division of Workers Compensation

\*Claims that closed in 2004 with paid indemnity & medical.

- Temporary total disability (TTD) claims had median indemnity costs of \$2,495, and were the most common type of claim in our sample (943). For the next two most frequent types of claims, the median total indemnity for unscheduled permanent partial claims (169) was \$8,054 and scheduled permanent partial (62) median totaled \$5,304. See Table 3-14.

**Table 3-15**  
**2005 CCS: Workers Compensation Claims in Kansas**  
**Univariate Statistics**

Variable	Indemnity Benefit Type	Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
<b>Total Claim Cost</b>	Death	116,516.00		116,516.00					1.00
	Permanent Total Disability	5,516.00	3,662.00	5,516.00	5,178.85			93.89	2.00
	Scheduled Permanent Partial	13,890.13	1,898.92	10,196.00	149,52.14	2.96	10.52	107.65	62.00
	Unscheduled Permanent Partial	29,367.23	2,777.57	16,806.00	36,108.47	2.90	9.82	122.95	169.00
	Temporary Total Injury	18,685.86	962.96	7,782.00	29,570.78	3.86	21.42	158.25	943.00
	Temporary Partial	7,038.55	2,807.32	1,783.00	9,310.84	1.53	1.13	132.28	11.00
	Indemnity Portion	20,005.66	2,867.82	13,600.50	19,022.94	2.18	4.76	95.09	44.00
	Lump Sum Settlement	12,077.33	5,401.35	15,351.00	9,355.42	-1.38		77.46	3.00
<b>Total Indemnity</b>	Death	112,216.00		112,216.00					1.00
	Permanent Total Disability	710.00	529.00	710.00	748.12			105.37	2.00
	Scheduled Permanent Partial	7,923.85	1,165.12	5,304.00	9,174.16	2.29	5.74	115.78	62.00
	Unscheduled Permanent Partial	13,079.41	1,105.68	8,054.00	14,373.83	1.90	3.52	110.00	169.00
	Temporary Total Injury	8,994.34	514.27	2,495.00	15,792.28	3.35	13.48	175.58	943.00
	Temporary Partial	2,774.09	1,473.36	324.00	4,886.58	2.37	5.56	176.15	11.00
	Indemnity Portion	10,341.11	1,922.02	6,394.00	12,749.23	4.10	21.26	123.29	44.00
	Lump Sum Settlement	6,162.67	2,456.64	8,552.00	4,255.02	-1.73		69.05	3.00
<b>Total Medical</b>	Death	4300.00		4,300.00					1.00
	Permanent Total Disability	4806.00	3,133.00	4,806.00	4,430.73			92.19	2.00
	Scheduled Permanent Partial	5966.27	916.02	3,597.00	7,212.74	2.99	11.65	120.89	62.00
	Unscheduled Permanent Partial	16,287.82	2,084.67	7,866.00	27,100.73	4.16	20.70	166.39	169.00
	Temporary Total Injury	9,691.52	562.61	4,310.00	17,276.68	5.68	49.82	178.27	943.00
	Temporary Partial	4,264.45	1,762.16	1,317.00	5,844.43	1.99	4.04	137.05	11.00
	Indemnity Portion	9,664.55	1,657.22	6,392.00	10,992.72	2.70	8.63	113.74	44.00
	Lump Sum Settlement	5,914.67	3,033.18	6,799.00	5,253.62	-0.74		88.82	3.00

Source: Kansas Division of Workers Compensation

**Table 3-15 continued**  
**2005 CCS: Workers Compensation Claims in Kansas**  
**Univariate Statistics**

Variable	Indemnity Benefit Type	Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
<b>Total Hospital</b>	Death								
	Permanent Total Disability	2,263.50	1,417.50	2,263.50	2,004.65			88.56	2.00
	Scheduled Permanent Partial	4,270.53	1,035.00	2,640.00	6,035.05	3.77	16.63	141.32	34.00
	Unscheduled Permanent Partial	9,460.80	1,413.47	4,572.00	16,784.01	4.74	27.85	177.41	141.00
	Temporary Total Injury	5,680.63	429.79	2,352.00	11,628.15	7.72	91.38	204.7	732
	Temporary Partial	2,865.00	1,648.82	2,115.00	2,855.84	1.10		99.68	3.00
	Indemnity Portion	1,920.06	401.81	1,400.00	1,607.25	0.74	-0.80	83.71	16.00
	Lump Sum Settlement	2,251.50	763.50	2,551.50	1,079.75			42.32	2.00
<b>Total Physician</b>	Death								
	Permanent Total Disability	2,324.50	1,851.50	2,324.50	2,618.42			112.64	2.00
	Scheduled Permanent Partial	2,219.66	332.40	1,493.00	2,596.14	2.68	9.89	116.96	61.00
	Unscheduled Permanent Partial	4,938.88	597.45	2,906.00	7,627.77	5.22	36.79	154.44	163.00
	Temporary Total Injury	2,761.43	146.39	1,318.50	4,372.00	4.76	36.39	158.32	892.00
	Temporary Partial	805.75	310.51	541.50	878.25	1.92	4.11	109.00	8.00
	Indemnity Portion	2,337.49	433.86	1,661.00	2,709.48	3.23	13.78	115.91	39.00
	Lump Sum Settlement	3,732.67	2,212.42	3,405.00	3,832.02	0.38		102.66	3.00
<b>Total Other Medical</b>	Death	4,300.00		4,300.00					1.00
	Permanent Total Disability	217.00	136.00	217.00	192.33			88.63	2.00
	Scheduled Permanent Partial	1,941.37	257.05	1,262.50	1,743.42	1.27	1.10	89.80	46.00
	Unscheduled Permanent Partial	3,333.51	329.31	1,691.00	4,059.96	1.90	3.89	121.79	152.00
	Temporary Total Injury	3,176.63	196.80	1,044.00	5,506.89	3.52	16.72	173.36	783.00
	Temporary Partial	3,540.67	2,046.18	1,069.00	6,138.54	2.56	6.90	173.37	9.00
	Indemnity Portion	6,894.91	1,316.32	3,843.50	8,731.46	2.18	5.12	126.64	44.00
	Lump Sum Settlement	482.00	342.70	200.00	593.57	1.66		123.15	3.00
<b>Lump Sum Settlement</b>	Death								
	Permanent Total Disability								
	Scheduled Permanent Partial	10,132.25	3,057.32	5,690.50	8,647.42	0.99	-0.75	85.35	8.00
	Unscheduled Permanent Partial	10,192.20	1,011.90	6,956.00	11,313.37	2.17	5.37	111.00	125.00
	Temporary Total Injury	13,004.34	1,080.11	8,683.50	14,571.42	2.62	7.82	112.05	182.00
	Temporary Partial	1,203.00		1,203.00					1.00
	Indemnity Portion	10,253.55	2,726.14	7,772.00	12,786.74	3.53	14.33	124.71	22.00
	Lump Sum Settlement	4,901.00	3,651.00	4,901.00	5,163.29			105.35	2.00

Source: Kansas Division of Workers Compensation

**Table 3-15 continued**  
**2005 CCS: Workers Compensation Claims in Kansas**

		Univariate Statistics							
Variable	Indemnity Benefit Type	Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
Claim Duration	Death	2,317.00		2,317.00					1.00
	Permanent Total Disability	273.50	119.50	273.50	169.00			61.79	2.00
	Scheduled Permanent Partial	661.63	55.93	599.00	440.40	1.97	5.04	66.56	62.00
	Unscheduled Permanent Partial	761.31	36.58	644.00	475.53	1.31	1.34	62.46	169.00
	Temporary Total Injury	511.99	17.15	302.00	526.64	2.05	5.95	102.86	943.00
	Temporary Partial	384.64	113.48	220.00	376.37	1.00	-0.24	97.85	11.00
	Indemnity Portion	549.32	44.13	516.00	292.70	1.60	3.51	53.28	44.00
	Lump Sum Settlement	659.33	279.02	398.00	483.27	1.72		73.30	3.00
Medical Recovery	Death								
	Permanent Total Disability	127.50	116.50	127.50	164.76			129.22	2.00
	Scheduled Permanent Partial	294.04	40.84	189.50	276.99	1.69	2.35	94.20	46.00
	Unscheduled Permanent Partial	407.37	31.14	308.00	380.13	2.25	5.80	93.31	149.00
	Temporary Total Injury	316.42	13.68	166.50	388.47	2.55	11.27	122.77	806.00
	Temporary Partial	289.00	114.10	139.00	322.73	1.29	0.46	111.67	8.00
	Indemnity Portion	359.81	45.03	366.00	295.28	1.75	5.19	82.07	43.00
	Lump Sum Settlement	486.67	325.86	220.00	564.41	1.65		115.97	3.00
Time Away From Work	Death								
	Permanent Total Disability								
	Scheduled Permanent Partial	24.89	15.75	1.00	93.19	4.64	22.66	374.46	35.00
	Unscheduled Permanent Partial	143.11	22.32	51.00	209.35	2.14	4.44	146.28	88.00
	Temporary Total Injury	78.77	8.38	31.00	184.55	7.79	89.54	234.28	485.00
	Temporary Partial	39.80	20.24	14.00	45.27	0.79	-2.08	113.74	5.00
	Indemnity Portion	144.14	44.57	37.00	209.03	1.71	2.38	145.02	22.00
	Lump Sum Settlement	440.00	354.20	178.00	613.50	1.57		139.43	3.00

Source: Kansas Division of Workers Compensation

**Table 3-16**  
**2005 CCS: Claim Costs For Repetitive Motion-Carpal Tunnel Syndrome Injuries**

Cause of Injury	Median Indemnity	Mean Indemnity	Median Medical	Mean Medical	Median Total Costs	Mean Total Costs	n
Repetitive Motion-Carpal Tunnel Syndrome	\$9,804.00	\$13,693.00	\$4,300.50	\$4,664.80	\$15,944.00	\$18,358.00	12

Source: Kansas Division of Workers Compensation

- Carpal tunnel syndrome injuries had median indemnity costs of \$9,804 and median total medical costs of \$4,300.50. Median total costs for carpal tunnel claims totaled \$15,944. See Table 3-16.

## Comparative Analysis of 1999-2004 CCS Claims Costs and Temporal Characteristics

K.S.A. 44-557a(c) mandates the Director of Workers Compensation “to conduct studies of open and closed claims under the Workers Compensation Act” and to seek advice in order to “make valid statistical conclusions as to the distributions of costs of workers compensation benefits.” The expectation of the division’s Closed Claims Study is that the data collected will provide a foundation upon which to construct meaningful statistical conclusions about the costs and temporal characteristics associated with workers compensation claims in Kansas and help identify trends in these claims characteristics over time. The CCS study is repeated on an annual basis using the first completed survey study as a baseline for comparison of successive samples. The data for each CCS comes from the previous calendar year. Thus, for example, 2004 CCS contains data from the 2003 calendar year. The 2005 sample marks the seventh year that the division has reported its findings.

### Univariate Statistics

Univariate statistics are important quantitative tools for describing the statistical distribution of workers compensation data. The term “univariate” refers to the presentation or analysis of one variable at a time and usually involves such descriptive statistics as frequency distributions, measures of central tendency (e.g., mean and median) and dispersion (e.g., variance and standard deviation). Important variables associated with workers compensation claims include the following:

- **total indemnity costs** for the claim
- **total medical costs** for the claim
- **total cost of the claim** (includes total medical and indemnity)
- **total physician, hospital and other medical costs** for the claim
- **claim duration** (calculated from date of injury to date of closing)
- **time away from work** (calculated from date of disability to return to work date)
- **medical recovery time** for the claim (calculated from date of injury to date of maximum medical improvement)
- It is extremely important to note that after seven years of analyzing claims data from the sample study, the division has concluded that the distribution of medical and indemnity claim costs in Kansas are not normally distributed and, therefore, the median is a more appropriate measure of central tendency for summarizing the closed claims costs data than the mean (“average”) since the median value is relatively unaffected by high cost

outliers. A word of caution: none of these numbers has been controlled for inflation (see below for claim costs controlled for inflation).

- Median<sup>4</sup> costs for all cost variables were substantially lower than the mean for all six years of the CCS study. Median total indemnity costs for the 2004 CCS were \$4,903; for the 2003 CCS study they were \$3,695; for the 2002 CCS study they were \$2,573; for the 2001 CCS they were \$2,296, an increase of 8.6 percent from 2000 CCS (\$2,115), but a decrease of 21.5 percent from 1999 CCS (\$2,926). For the study period 1999-2004, median total indemnity costs increased 67.6 percent. Again, the relative increase is not controlled for inflation.
- Median total medical costs have risen each year that the CCS study has collected workers compensation claims data, a relative increase of 93.2 percent from study years 1999-2004. Median medical costs for the 2004 CCS were \$5,033; in 2003, median total medical costs were \$4,285.50; median total medical costs in 2002 were \$4,108.50; and in 2001, median costs were \$3,834.
- From study years 1999 to 2004, mean<sup>5</sup> total indemnity increased by \$1,977 or 67.6 percent. The confidence interval of the parameter mean for the 2004 CCS is \$11,317.83 - \$13,965.73. Total indemnity in the 2003 study was \$9,318.82 +/- \$405.68, or between \$8,913.14 and \$9,724.50. For the 2002 study, mean indemnity was \$7,442.08 +/- \$307.06, or between \$7,135.02 and \$7,749.14. For the 2001 CCS, mean indemnity was \$6,530.81 +/- \$228.65, or somewhere between \$6,302.16 and \$6,759.46. For the 2000 CCS sample, it was \$7,235.45 +/- \$264.76 or between \$6,970.69 and \$7,500.20 and for the 1999 CCS sample it was \$7,936.09 +/- \$306.92 or between \$7,629.17 and \$8,243.01.
- Mean total medical costs, however, have risen 62.1 percent (\$5,758.31) over the past six years. Reported mean total medical costs for the 2004 sample were \$11,611.90 +/- \$1,026.30. For the 2003 CCS sample, mean medical costs were \$8,401.91 +/- \$405.68 or between \$7,996.23 and \$8,807.59. For the 2002 CCS sample, mean total medical costs were \$7,879.78 +/- \$332.67 or between \$7,547.11 and \$8,212.45. For 2001, mean costs were \$7,108.58 +/- \$232.69 (between \$6,857.89 and \$7,341.27); for 2000, mean medical costs were \$6,872.88 +/- \$280.39 (between \$6,592.49 and \$7,063.27); and for 1999 \$7,163.45 +/- \$7,163.45 +/- \$1,227.76 (between \$5,935.69 and \$8,391.21). See Table 3-17.
- Univariate statistics associated with total physician, total hospital and total other medical costs for study years 1999-2004 are listed in Table 3-17.
- As with median claim costs, the median numbers of days for the temporal characteristics associated with the claim are substantially lower than the mean. Median claim duration for the 2004 sample was 489 days. For the 2003 sample it was 384.5, for 2002 it was 324.5, for 2001 it was 332 days, for the 2000 CCS it was 329 and for 1999 it was 314 days. For time away from work, the median number of days for the 2004 CCS was 35 days. For the 2003, 2002, 2001 and 2000 CCS it was 31 days, 50 days, 32 days and 29 days, respectively. Median medical recovery time was higher than time away from work but lower than claim duration for all six years of the study (246 days in 2004, 164 days in

<sup>4</sup> The median is simply the midpoint value (50<sup>th</sup> percentile) of the distribution, half of all values are above it and half are below it. The median is "resistant" to outliers, unlike the mean.

<sup>5</sup> The mean is the arithmetic average of a set of numbers.



2003, 241.5 days in 2002, 175 days in 2001, 151 days in 2000 and 184.5 days in 1999). See Table 3-17.

- The mean claim duration for all claims in the 2004 CCS was 619.8 +/- 11 days. The 2003 CCS sample was 551.97 +/- 14.61 days. For the 2002 CCS sample, it was 500.49 +/- 13.04 days. For the 2001 CCS sample, mean claim duration was 449.83 +/- 9.19 days. See Table 3-17.
- Mean time away from work for the 2004 CCS sample was 272.4 days, +/- 85.6 days. The 2003 mean time away from work, calculated as the time from disability to the date the claimant returned to work, was 2,385.44 +/- 291.8 days. In 2002, mean time away from work was 128.11 +/- 6.9 days, for 2001 mean time away from work was 76.42 +/- 3.27 days, and it was 89.94 +/- 4.19 days in 2000. No data was available for the 1999 CCS sample. See Table 3-17.
- Mean medical recovery time for the 2004 CCS was 368.08 days, +/- 8.26 days. For 2003 it was 323.44 +/- 13.27, for 2002 it was 391.55 +/- 11.53 days, for 2001 it was 261.3 +/- 6.35 days, for the 2000 CCS sample it was 256.67 +/- 6.40 days, and in 1999 mean recovery time was 280.47 +/- 6.65 days. See Table 3-17.

Statistical measures of dispersion, such as the standard deviation or skewness, help explain how the outliers “inflate” the mean for both claim costs and characteristics variables. All nine variables show a positive skewness value (greater than zero) for all years of the CCS study. For all years, the sample distributions for claim costs and temporal variables have been positively skewed, or right skewed. Compared to a normally distributed variable, in the shape of a bell curve, the distribution of claim costs (for both indemnity and all medical variables) are skewed to the right, with most of the claims bunched near the left wall of the histogram while a relatively few claims extend the histogram out to the right and give it a long tail. Hence, we use the term right skewed or positively skewed because the values in the tail extend the distribution out into positive, not negative, values. A quantitative assessment of the skewness of a distribution can be calculated (see Tables 3-17), but it must be assessed in conjunction with another measure, the kurtosis or the tendency of the data to be distributed toward the ends or tails of the spread.

All nine variables show a positive skewness value (greater than zero) for all years of the CCS study. For a normally distributed variable, the kurtosis statistic would be close to zero.<sup>6</sup> If the kurtosis measure is less than zero, then the distribution is referred to as “light tailed” and if greater than zero it is described as “heavy tailed.” Since the distributions of all the variables under study are asymmetrical (values cannot be less than zero), the kurtosis measures signals that there are a substantial number of outliers (high cost and large number of days) in the tails of the distribution for the variables under study (the kurtosis is much higher for some of the medical cost variables).

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<sup>6</sup> Actually, the kurtosis of the normal distribution is three but SAS software subtracts three from the calculation so that the reference point becomes zero, a more intuitively appealing number in their estimation.

**Table 3-17**  
**CCS: Workers Compensation Claims in Kansas\***

**Univariate Statistics**

Study Year	Variable	Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
<b>2004</b>	Total Cost of Claim (dollars)	24,244.95	1,978.32	11,242.50	104,308.31	20.91	511.65	430.23	2,780
	Total Indemnity (dollars)	12,641.78	1,351.00	4,903.00	71,219.41	32.74	1,294.86	563.37	2,779
	Total Medical (dollars)	11,611.90	1,026.30	5,033.00	54,102.51	21.19	513.33	465.92	2,779
	Total Physician Costs (dollars)	3,357.92	225.12	1,811.00	11,617.40	24.84	735.95	345.97	2,663
	Total Hospital Costs (dollars)	7,698.89	909.94	2,751.00	41,439.79	18.63	384.22	538.26	2,074
	Total Other Medical (dollars)	2,873.14	374.45	986.00	18,148.43	41.88	1,915.81	631.66	2,349
	Claim Duration (days)	619.80	11.01	489.00	526.13	2.33	8.92	84.89	2,283
	Time Away from Work (days)	272.37	87.30	35.00	3,483.27	19.95	399.19	1,278.88	1,592
	Medical Recovery (days)	368.08	8.43	246.00	402.81	3.39	22.74	109.44	2,282
<b>2003</b>	Total Cost of Claim (dollars)	17,690.36	711.14	9,147.50	27,852.79	5.25	46.26	157.45	1,534
	Total Indemnity (dollars)	9,318.82	413.97	3,732.00	16,187.27	4.36	28.97	173.71	1,529
	Total Medical (dollars)	8,401.91	405.68	4,285.50	15,888.80	8.84	126.75	189.11	1,534
	Total Physician Costs (dollars)	2,802.84	129.60	1,433.00	4,300.40	5.20	47.54	153.43	1,101
	Total Hospital Costs (dollars)	4,383.59	290.22	2,008.00	8,614.33	7.81	91.15	196.51	881
	Total Other Medical (dollars)	2,127.50	154.13	780.00	4,972.91	14.56	326.46	233.74	1,041
	Claim Duration (days)	551.97	14.61	384.50	572.27	2.67	9.31	103.68	1,534
	Time Away from Work (days)	2,385.45	291.80	31.00	8,927.45	3.64	11.27	374.25	936
	Medical Recovery (days)	323.44	13.54	164.00	439.49	2.82	10.10	135.88	1,053
<b>2002</b>	Total Cost of Claim (dollars)	14,856.73	544.94	7,398.50	23,577.91	5.29	47.78	158.70	1,872
	Total Indemnity (dollars)	7,442.08	307.06	2,573.00	12,863.64	3.82	18.93	172.85	1,755
	Total Medical (dollars)	7,879.78	332.67	4,108.50	14,393.53	9.26	144.12	182.66	1,872
	Total Physician Costs (dollars)	2,072.15	77.65	1,202.00	2,828.64	5.28	53.14	136.51	1,327
	Total Hospital Costs (dollars)	3,902.37	189.37	2,327.50	5,897.96	5.12	42.04	151.14	970
	Total Other Medical (dollars)	2,120.92	260.95	874.00	9,020.72	30.02	985.84	425.32	1,195
	Claim Duration (days)	500.49	13.04	324.50	564.40	3.01	11.11	112.77	1,872
	Time Away from Work (days)	128.11	7.06	50.00	246.28	6.23	56.64	192.24	1,216
	Medical Recovery (days)	391.55	11.53	241.50	499.03	3.44	15.47	127.45	1,872

Source: Kansas Division of Workers Compensation

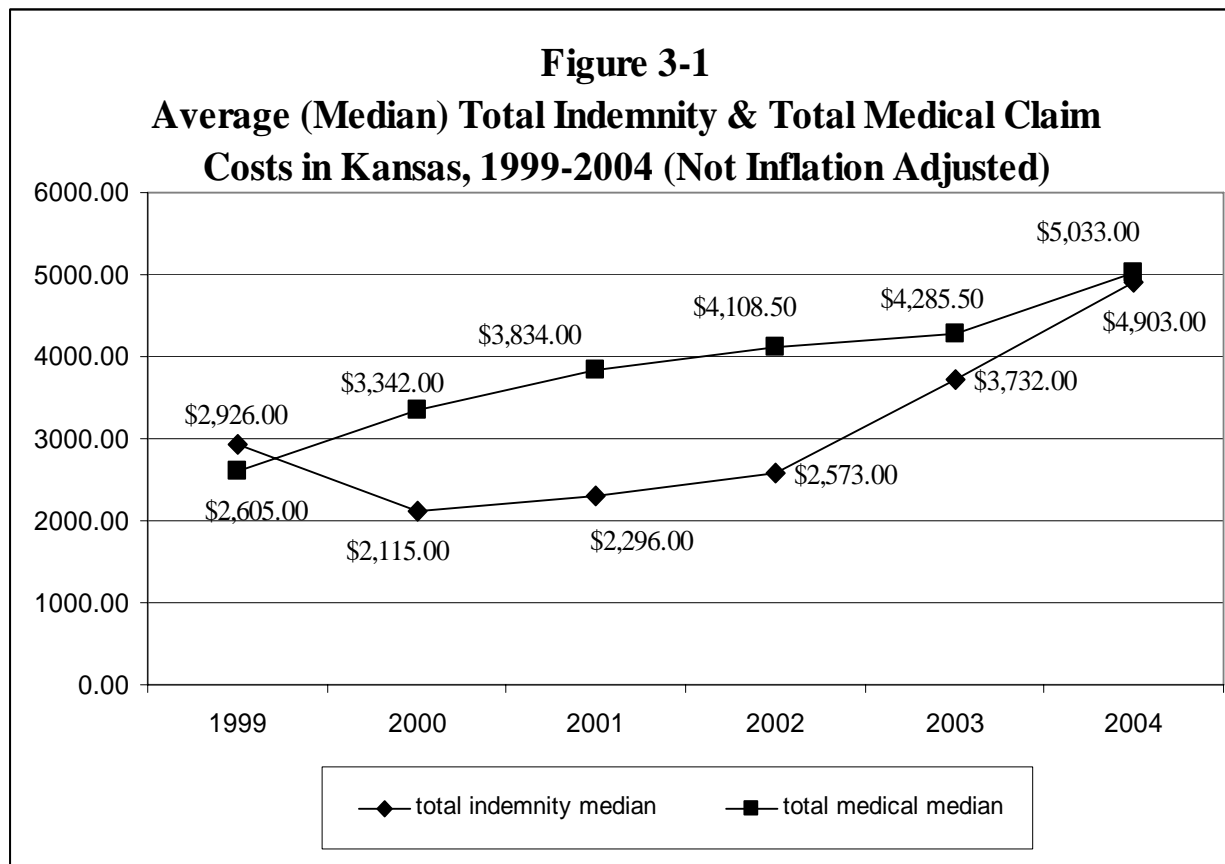
\*Claims that closed with paid indemnity & medical.

**Table 3-17 Continued**  
**CCS: Workers Compensation Claims in Kansas\***

Study Year	Variable	Univariate Statistics						Coefficient of Variation	n
		Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis		
<b>2001</b>	Total Cost of Claim (dollars)	13,639.39	408.46	7,064.00	19,197.63	4.12	30.52	140.75	2,209
	Total Indemnity (dollars)	6,530.81	228.65	2,296.00	10,746.36	3.62	17.84	164.55	2,209
	Total Medical (dollars)	7,108.58	232.69	3,834.00	10,936.24	5.98	66.35	153.85	2,209
	Total Physician Costs (dollars)	2,282.25	66.81	1,351.50	3,077.74	4.14	29.34	134.86	2,122
	Total Hospital Costs (dollars)	4,314.73	187.53	2,300.00	7,594.41	8.94	140.10	176.01	1,640
	Total Other Medical (dollars)	2,136.52	103.46	683.00	4,353.92	7.59	105.57	203.79	1,771
	Claim Duration (days)	449.83	9.19	332.00	431.81	2.61	9.65	95.99	2,209
	Time Away from Work (days)	76.42	3.27	32.00	121.46	3.38	14.36	158.94	1,378
	Medical Recovery (days)	261.30	6.48	175.00	304.04	3.13	15.31	116.36	2,199
<b>2000</b>	Total Cost of Claim (dollars)	16,800.72	592.80	6,909.00	29,371.84	5.57	50.97	174.82	2,455
	Total Indemnity (dollars)	7,235.45	264.76	2,115.00	13,118.47	4.19	24.68	181.31	2,455
	Total Medical (dollars)	6,872.88	280.39	3,342.00	13,892.52	11.06	200.06	202.14	2,455
	Total Physician Costs (dollars)	2,770.01	131.20	1,369.00	6,409.96	23.59	833.40	231.41	2,387
	Total Hospital Costs (dollars)	4,215.40	200.59	2,051.50	8,231.63	10.06	175.24	195.28	1,684
	Total Other Medical (dollars)	1,603.54	93.34	557.00	4,144.81	10.76	175.05	258.48	1,972
	Claim Duration (days)	442.86	8.32	329.00	412.25	2.28	8.92	93.09	2,455
	Time Away from Work (days)	89.94	4.28	29.00	166.78	4.41	26.40	185.44	1,519
	Medical Recovery (days)	256.67	6.53	151.00	323.25	3.38	17.74	125.94	2,453
<b>1999</b>	Total Cost of Claim (dollars)	17,484.72	694.38	7,396.00	32,338.94	7.49	110.87	184.96	2,169
	Total Indemnity (dollars)	7,936.09	306.92	2,926.00	14,294.14	4.85	36.36	180.12	2,169
	Total Medical (dollars)	7,163.45	1,252.84	2,605.00	58,321.20	44.66	2,048.86	814.15	2,167
	Total Physician Costs (dollars)	2,039.81	68.55	1,042.00	3,128.68	4.31	28.36	153.38	2,083
	Total Hospital Costs (dollars)	3,612.86	171.30	1,655.00	6,538.48	6.41	68.60	180.98	1,457
	Total Other Medical (dollars)	1,777.74	221.00	517.50	9,371.18	35.10	1,383.89	527.14	1,798
	Claim Duration (days)	423.46	8.85	314.00	412.31	2.76	11.30	97.37	2,169
	Time Away from Work (days)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Medical Recovery (days)	280.47	6.79	184.50	315.42	3.07	15.40	112.46	2,158

Source: Kansas Division of Workers Compensation

\*Claims that closed with paid indemnity &amp; medical.



### Total Claim Costs for CCS 1999-2005

The total costs for the claim were calculated for each year of the CCS and included:

- **total indemnity costs** for the claim
- **total medical costs** for the claim, which included the **total physician, hospital and other medical costs**

Median total claim costs per sample year are reported in Table 3-18. From calendar years 1998 to 2004 median total claim costs (the sum of total indemnity and medical) increased 31 percent, not controlling for inflation. Median total claim costs for 2004 were \$9,715. The indemnity percentage of the total claim costs per sample for 2004 was 48.04% while medical costs constituted 52% of the total costs.

**Table 3-18**  
**CCS Total Costs for Claims 1999-2005**

Sample Year	Median Total Costs*	Percent Indemnity	Percent Medical
1998	7,396.00	52.58%	47.42%
1999	6,909.00	51.28%	48.72%
2000	7,064.00	47.88%	52.12%
2001	7,398.50	46.96%	53.04%
2002	9,147.50	52.51%	47.49%
2003	11,242.50	52.12%	47.88%
2004	9,715.00	48.04%	51.96%

Source: Kansas Division of Workers  
Compensation

\*Sum of total incurred indemnity & medical per claim

### **Inflation-Adjusted Comparative Analysis**

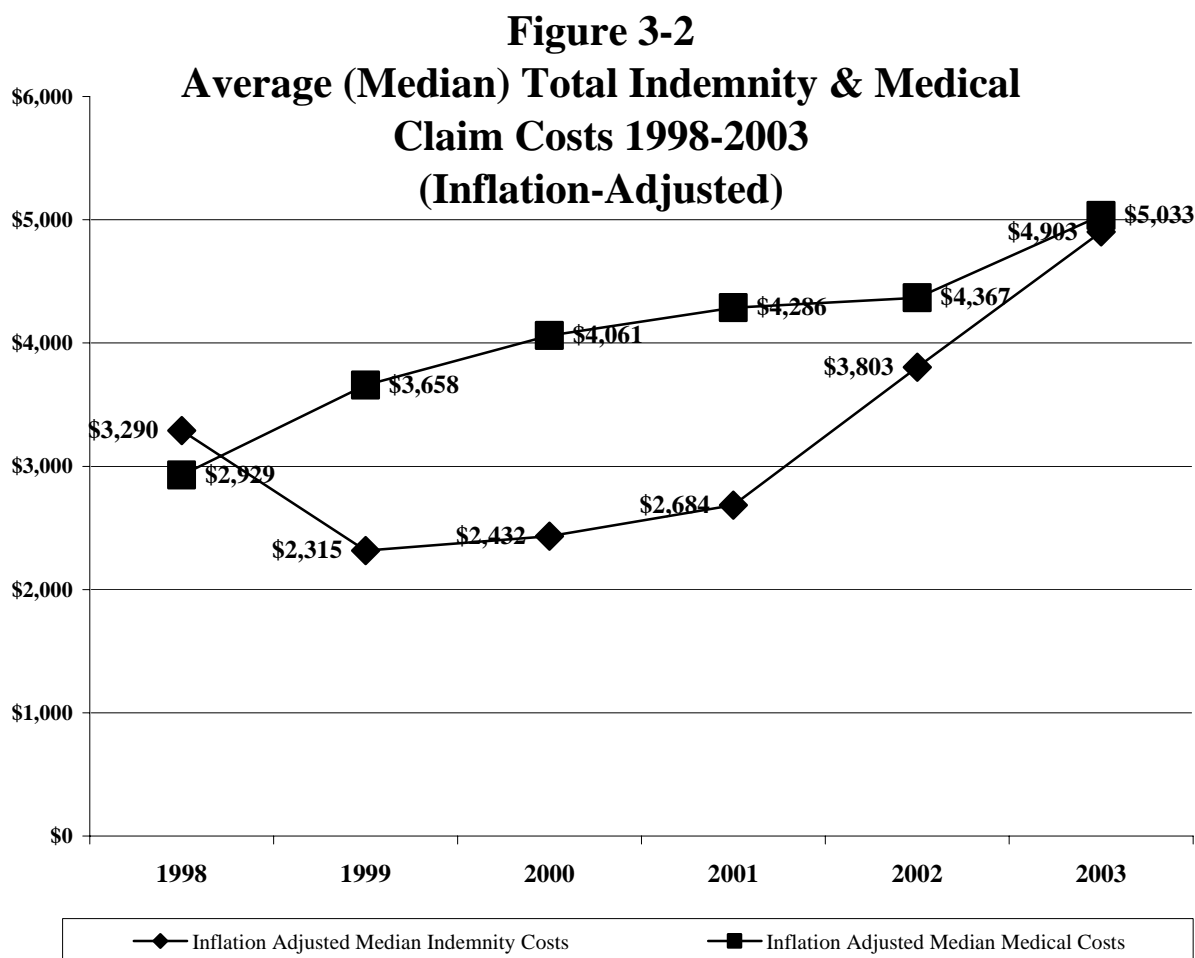
In order to compare claim costs over time, the division utilized standard statistical procedures to adjust for inflation. Every year, the value of the dollar to the average American consumer is driven down by inflation. This makes comparison of costs from year to year difficult to accurately interpret because the value of the dollar does not remain constant. In order to remedy this situation, the Bureau of Labor Statistics (BLS) has produced multiplying factors that are meant to “even out” cost data. These factors are referred to as Consumer Price Indexes, and when used properly in an inflation adjustment formula, allow the researcher to represent each year’s costs with a consistent dollar value. The highlights of this analysis are as follows:

- Table 3-19 shows both real (inflation adjusted) and nominal median indemnity costs for calendar years 1998-2003. All costs are expressed in 2003 dollars. Total indemnity costs have increased, adjusting for inflation, on average 11.3 percent per year from 1998-2003. The total increase, adjusted for inflation was 49.02 percent over the same period.
- Examining specific benefit types, the total indemnity costs temporary total disability (TTD) claims have increased, adjusting for inflation, on average 9.4 percent per year from 1998-2003. The total increase, adjusted for inflation was 39.7 percent over the same period. Median total medical costs for TTD claims increased 18.1 percent on average per year and 122.7 percent from 1998-2003. See Table 3-19.
- Temporary total and both unscheduled and scheduled permanent partial costs for the same period are listed in Table 3-19.

**Table 3-19**  
**CCS Indemnity Costs for Claims 1998-2003**

		Non-Inflation Adjusted Median Indemnity Costs	Inflation Adjusted Median Indemnity Costs	Inflation Adjusted Average Annual Increase 1998- 2003*	Inflation Adjusted Total Increase 1998- 2003*	Non-Inflation Adjusted Median Medical Costs	Inflation Adjusted Median Medical Costs	Inflation Adjusted Average Annual Increase 1998- 2003*	Inflation Adjusted Total Increase 1998- 2003*
Total Indemnity for all claims				11.30%	49.02%			11.70%	71.80%
	1998	\$2,926	\$3,290			\$2,605	\$2,929		
	1999	\$2,115	\$2,315			\$3,342	\$3,658		
	2000	\$2,296	\$2,432			\$3,834	\$4,061		
	2001	\$2,573	\$2,684			\$4,109	\$4,286		
	2002	\$3,732	\$3,803			\$4,286	\$4,367		
	2003	\$4,903	\$4,903			\$5,033	\$5,033		
Temporary total claims				9.40%	39.70%			18.10%	122.70%
	1998	\$1,853	\$2,084			\$1,952	\$2,194		
	1999	\$1,478	\$1,617			\$2,722	\$2,979		
	2000	\$1,359	\$1,439			\$2,947	\$3,121		
	2001	\$1,600	\$1,669			\$3,512	\$3,664		
	2002	\$2,284	\$2,327			\$4,630	\$4,718		
	2003	\$2,910	\$2,910			\$4,886	\$4,886		
Temporary partial claims				-22.00%	-86.00%			-25.10%	-79.30%
	1998	\$2,748	\$3,089			\$3,609	\$4,058		
	1999	\$657	\$719			\$2,395	\$2,622		
	2000	\$402	\$426			\$2,671	\$2,829		
	2001	\$526	\$548			\$2,158	\$2,251		
	2002	\$423	\$431			\$1,257	\$1,280		
	2003	\$432	\$432			\$839	\$839		
Scheduled permanent partial claims				9.60%	40.40%			13.10%	32.50%
	1998	\$4,713	\$5,299			\$4,287	\$4,820		
	1999	\$4,315	\$4,723			\$4,939	\$5,406		
	2000	\$6,000	\$6,355			\$5,810	\$6,154		
	2001	\$5,745	\$5,993			\$4,660	\$4,861		
	2002	\$5,070	\$5,166			\$3,260	\$3,322		
	2003	\$7,440	\$7,440			\$6,386	\$6,386		
Unscheduled permanent partial claims				-0.40%	-7.40%			0.70%	-10.70%
	1998	\$8,126	\$9,137			\$5,771	\$6,489		
	1999	\$7,724	\$8,454			\$6,923	\$7,578		
	2000	\$8,848	\$9,372			\$6,607	\$6,998		
	2001	\$7,844	\$8,182			\$6,779	\$7,071		
	2002	\$9,999	\$10,189			\$4,365	\$4,448		
	2003	\$8,461	\$8,461			\$5,798	\$5,798		

\*Negative percentage indicates a decrease



- Median total medical costs for all claims (in real dollars) increased 11.7 percent on average per year and 71.8 percent from 1998-2003. See Table 3-20.
- Total hospital costs increased at a rate of 9.5 percent per year, and the total increase over the 1998-2003 by 47.8 percent.
- Similar to total hospital costs, costs for physician services rose 10.3 percent per year and 54.6 percent over the same five six year period.
- Other medical costs are listed in Table 3-20.

**Table 3-20**  
**CCS Medical Costs for Claims 1998-2003**

		Non-Inflation Adjusted Median Costs	Inflation Adjusted Median Costs	Inflation Adjusted Average Annual Increase 1998- 2003*	Inflation Adjusted Total Increase 1998- 2003*
Total Medical Costs for all Claims				11.70%	71.80%
	1998	\$2,605	\$2,929		
	1999	\$3,342	\$3,658		
	2000	\$3,834	\$4,061		
	2001	\$4,109	\$4,286		
	2002	\$4,286	\$4,367		
	2003	\$5,033	\$5,033		
Total Hospital Costs for all Claims				9.50%	47.80%
	1998	\$1,655	\$1,861		
	1999	\$2,052	\$2,246		
	2000	\$2,300	\$2,436		
	2001	\$2,328	\$2,428		
	2002	\$2,008	\$2,046		
	2003	\$2,751	\$2,751		
Total Physician Costs for all Claims				10.30%	54.60%
	1998	\$1,042	\$1,172		
	1999	\$1,369	\$1,499		
	2000	\$1,352	\$1,432		
	2001	\$1,202	\$1,254		
	2002	\$1,433	\$1,460		
	2003	\$1,811	\$1,811		
Total Other Medical Costs for all Claims				12.10%	69.40%
	1998	\$518	\$582		
	1999	\$557	\$610		
	2000	\$683	\$723		
	2001	\$874	\$912		
	2002	\$780	\$795		
	2003	\$986	\$986		

\*Negative percentage indicates a decrease

- When trying to “smooth” the yearly increase/decrease with an average annual increase statistic, it should be noted that legal costs (both employer and claimant) tend to be more volatile, dramatically increasing or decreasing per year. All inflation-adjusted costs are listed in Table 3-20 through 3-22.



**Table 3-21**  
**CCS Legal Costs for Claims 1998-2003**

		Non- Inflation Adjusted Median Costs	Inflation Adjusted Median Costs	Inflation Adjusted Average Annual Increase 1998- 2003*	Inflation Adjusted Total Increase 1998- 2003*
Total Attorney Costs				28.40%	116.77%
	1998	\$321	\$361		
	1999	\$500	\$551		
	2000	\$432	\$461		
	2001	\$869	\$903		
	2002	\$499	\$510		
	2003	\$783	\$783		
Employer Attorney Costs				20.90%	118.90%
	1998	\$302	\$340		
	1999	\$324	\$355		
	2000	\$382	\$405		
	2001	\$626	\$653		
	2002	\$495	\$504		
	2003	\$744	\$744		
Claimant Legal Costs				73.10%	43.50%
	1998	\$1,526	\$1,716		
	1999	\$2,000	\$2,189		
	2000	\$2,466	\$2,612		
	2001	\$2,977	\$3,105		
	2002	\$500	\$509		
	2003	\$2,462	\$2,462		

\*Negative percentage indicates a decrease

- Table 3-20 shows both real (inflation adjusted) and nominal median total costs (medical and indemnity) for calendar years 1998-2003. Total costs have increased, adjusting for inflation, on average 6.9 percent per year from 1998-2003. The total increase, adjusted for inflation was 35.2 percent over the same period.

**Table 3-22**  
**CCS Total Costs for Claims 1998-2003**

		Non- Inflation Adjusted Median Costs	Inflation Adjusted Median Costs	Inflation Adjusted Average Annual Increase 1998-2003*	Inflation Adjusted Total Increase 1998- 2003*
Total Indemnity & Medical Costs for all Claims				6.90%	35.20%
	1998	\$7,396	\$8,316		
	1999	\$6,909	\$7,563		
	2000	\$7,064	\$7,482		
	2001	\$7,399	\$7,718		
	2002	\$9,148	\$9,321		
	2003	\$11,243	\$11,243		

\*Negative percentage indicates a decrease

### Temporal Characteristics of Claims 1998-2003.

Figure 3-3 and Table 3-23 show the increase in the number of average days for claim duration, time away from work, and medical recovery time for all claims in the CCS samples.

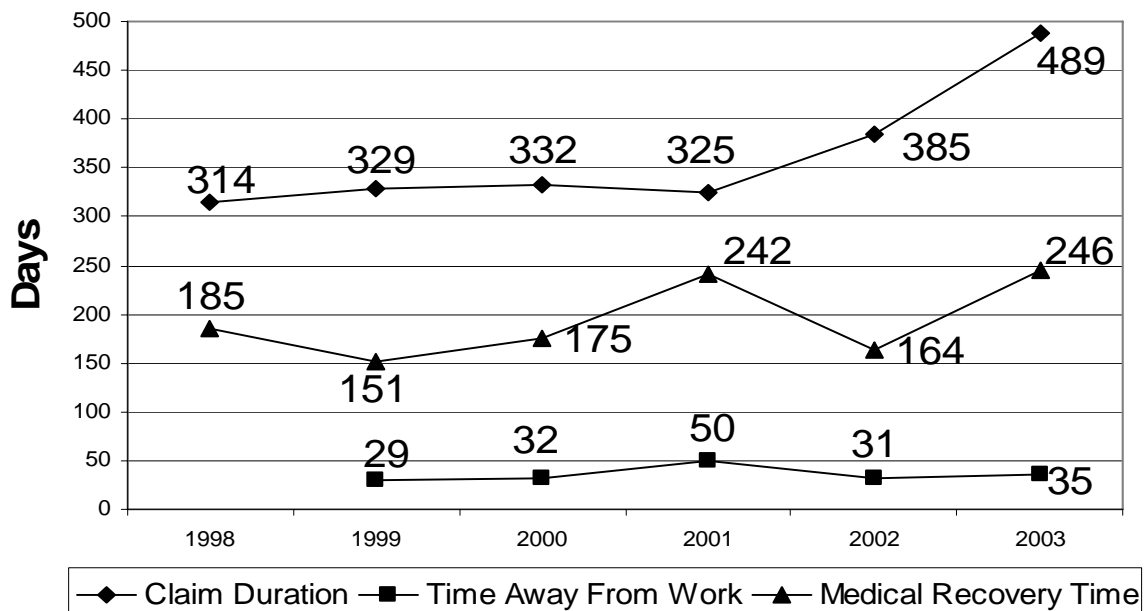
- Claim duration increased 9.8 percent on average per year, and increased 55.7 percent from 1998-2003. See Table 3-23.
- Time away from work increased 10.4 percent on average per year, and increased 20.7 percent over the same time frame. See Table 3-23.
- Medical recovery time increased 10.7 percent on average per year, and increased by 33.3 percent from 1998-2003. See Table 3-23.

**Table 3-23**  
**CCS Temporal Characteristics of Claims 1998-**  
**2003**

		Median Number of Days	Average Annual Increase 1998-2003*	Total Increase 1998- 2003*
Claim Duration			9.80%	55.70%
	1998	314		
	1999	329		
	2000	332		
	2001	325		
	2002	385		
	2003	489		
Time Away From Work			10.40%	20.70%
	1998	n/a		
	1999	29		
	2000	32		
	2001	50		
	2002	31		
	2003	35		
Medical Recovery Time			10.70%	33.30%
	1998	185		
	1999	151		
	2000	175		
	2001	242		
	2002	164		
	2003	246		

\*Negative percentage indicates a decrease

**Figure 3-3**  
**Average (Median) Temporal Characteristics**  
**of Closed Claims in Kansas 1998-2003**



# **Section 4**

## **Workers Compensation Fraud and Abuse**

## **FRAUD & ABUSE SECTION**

The Workers Compensation Fraud and Abuse investigation Unit was established in 1994. The unit is staffed with three special investigators, an administrative specialist, and an Assistant Attorney General, who supervises the unit. The unit's responsibilities include identifying potential fraud and abuse in the workers compensation arena by investigating allegations of violations of the workers compensation regulations and laws that are referred to or developed by the unit, as stated in K.S.A. 44-532, K.S.A. 44-557, K.S.A. 44-5, 120 and K.S.A. 4-5, 125. Provable violations may be taken before a hearing officer in a civil action or may be presented to local county or district attorneys for criminal prosecution.

In fiscal year 2005, 317 cases were initiated. Eighty-five cases were referred for administrative charges. Collection for fines and assessments totaled \$139,750.44 during the 2005 fiscal year.

The objectives of the unit are to assure that the injured worker receives timely, required medical treatment and benefits; protect the employer, carrier and medical provider from fraudulent acts; and assure that businesses within the state are compliant, by maintaining workers compensation insurance coverage. The unit also assures that the division receives the required documentation within the time period set forth by statute.

### **Referrals**

#### **Information Received by the Unit**

The Fraud & Abuse unit receives information regarding alleged fraud and other violations of the workers compensation laws by phone, fax, E-mail through the KDOL Web site, regular mail or a submission from one of the other sections of the Division of Workers Compensation. An allegation of fraud and abuse is designated as a referral. This referral is reviewed by the Assistant Attorney General to determine if sufficient information is evident to warrant an investigation. If there is sufficient information, the case is assigned to a special investigator for investigation. If insufficient information exists, the matter is returned to the complaining party for further information; or if that is not possible, the referral is recorded but no investigation commences.

#### **Types of Fraud**

The unit classifies the type of fraud reported as it relates to the fraud and abuse statutes as well as the compliance statutes. Table 4-1 lists the types of fraud, abuse, and compliance cases reported cases over the past year.

**Table 4-1**  
**Number of Fraud, Abuse and Compliance Cases Reported**

Type of Fraud, Abuse and Compliance Referrals	Total
Obtaining or denying benefits by making false statements either orally or written: K.S.A. 44-5,120 (d)(4)	51
Failing to confirm benefits to anyone providing treatment to a claimant: K.S.A. 44-5 120(d)(15)	4
Refusing to pay compensation as and when due: K.S.A. 44-5,120 (d)(18)	7
Refusing to pay any order awarding compensation: K.S.A. 44-5,120 (d)(19)	4
Failing to timely file accident reports: K.S.A. 44-557	25
Failing to maintain workers compensation insurance when required: K.S.A. 44-532 (d)	214
All other fraudulent and abusive practices	12

Source: Kansas Division of Workers Compensation

### Investigations

The Fraud unit has three full time investigators. These investigators are not law enforcement officers. However, they perform almost identical investigative duties as sworn law enforcement officers. The investigation process includes interviewing witnesses, collecting evidence, forming liaisons with law enforcement groups as well as special fraud investigation units within the insurance industry, and testifying in administrative and criminal actions.

Once an investigation is complete, the investigator will prepare an investigative summary for the Assistant Attorney General to review. Criminal or administrative action commences if the Assistant Attorney General determines that there is sufficient information to sustain the burden of proof in either a criminal or administrative action.

If the information indicates misconduct on the part of an insurance company, that information is referred to the Kansas Insurance Department, which has an anti-fraud unit that investigates and prosecutes insurance fraud.

## Prosecution

The unit is authorized to initiate criminal or administrative action against individuals and entities that appear to have committed fraud or abuse of the workers compensation system. The Unit has been extremely aggressive in this area. In Table 4-2, civil actions are separated into compliance and fraud actions.

**Table 4-2**  
**Number of Cases**

Compliance	70
Fraud/Abuse	15
Criminal	0
<b>Total</b>	<b>85</b>

Source: Kansas Division of Workers Compensation

## Collections

During either a criminal or administrative action, a penalty, fine or restitution is requested, but not necessarily ordered, by the judge or hearing officer. The total amount collected for FY2005 was \$139,750.44. The unit makes every attempt to collect the civil monetary penalty owed to the unit without any assistance. However, in some instances, it may be necessary for the Legal Services Division of the Kansas Department of Labor to file a collection action. Once the money is received, by law it must be deposited in the appropriate fund.

**Table 4-3**  
**Fraud, Abuse, and Compliance Collections**

Fraud and Abuse Fines: K.S.A. 44-5,120 & 44-557	\$6,291.78
Compliance Fines: K.S.A. 44-532	\$128,030.47
Restitution	\$5,428.19
<b>Total</b>	<b>\$139,750.44</b>

Source: Kansas Division of Workers Compensation



## Conclusion

The Division of Workers Compensation Fraud and Abuse unit will continue to aggressively investigate and prosecute workers compensation violators. If you wish to report a suspected violation of the workers compensation act or simply have questions, please do not hesitate to contact the division.



### **FRAUD HOTLINE**

1-800-332-0353 24hrs/day  
1-785-296-6392 (8:00am-5:00pm)



### **FRAUD E-MAIL ADDRESS**

Gina.Rogers@dol.ks.gov

# **Appendix A**

## **Technical Notes: Occupational Injury and Illness Incidence Rates and Closed Claims Study**

## Occupational Injury and Illness Incidence Rates

**BLS Survey of Occupational Injuries and Illnesses:** The Bureau of Labor and Statistics (BLS), with the help of the state agencies, selects a non-proportional stratified probability sample of employment establishments and mails them questionnaires. Employers are instructed to record all nonfatal employee injury and illness incidents, number of days away from work for each recorded injury/illness, the number of employee hours worked and the establishment's average employment. Participants in the annual survey consist of employers who maintain Occupational Safety and Health Administration (OSHA) records on employee injuries and illnesses on a regular basis under federal law and smaller employers who are exempt from OSHA record keeping requirements. The data collection process differs for the former and the latter. The former are mailed a questionnaire in February, following the survey year, and are asked to transfer from their records all injuries and illnesses incurred as well as demographic and hours worked data. The latter, exempt employers (those with fewer than 11 employees and those designated as "low-hazard industries" by OSHA) are notified in December of the prior year (e.g., contacted in December of 2000 to record injuries for the 2001 survey) that they have been chosen to participate in the survey and must keep records of all employee injuries. The participating state agencies are responsible for collecting data from employers within their jurisdiction and for submitting these questionnaires to BLS for analysis. The BLS uses its incidence rates as a benchmark by which to compare the frequency of injuries and illnesses occurring within jurisdictions, industries or specific occupations for a calendar year. The variable "Total Injuries and Illnesses per 100 Full-time workers" (the most widely quoted measure) is calculated as follows:

**Formula:**  $IR = (N/EH) \times 200,000$

IR = Incidence Rate

N = Total number of occupational injuries and illnesses

EH = Total hours worked by all private industry employees during the calendar year

200,000 = Base for 100 equivalent full-time workers - 40 hours per and 50 weeks per year

**Kansas Occupational Injury and Illness Incidence Rates:** The division collects data on the entire population of workplace injuries and illnesses in the state of Kansas through its first report of injury form and stores it in its relational database. Every employer covered under the Workers Compensation Act that has workplace injuries must submit first reports of injury. The severity of each occupational accident or illness and the industrial classification code are mandatory data elements that must be reported by employers to the state. The severity of each accident or illness is exhibited by the numerical code representing the following severity categories: 0-No time lost, 1-Time lost and 2- Fatality. The division's analysts utilized the BLS statistical formula (see above) to calculate the incidence of injury for each severity classification for Kansas's non-federal employment hours for the past ten fiscal years. Data used in the calculation of incidence rates was obtained from the Kansas Labor Market Information Services and division databases.

## Kansas Closed Claims Study (CCS) Methodology

The following is a description of the methodology used by the Technology and Statistics section of the division for the 2004 Closed Claims Study (CCS).

**Sample Design:** The division consulted with a professor of statistics from Washburn University in order to achieve both efficiency and effectiveness in the CCS Study. Rather than collecting data from the entire population of claims for a calendar year, which would be impractical (as it would result in very large data sets), extremely expensive and labor intensive, the division's researchers randomly sample from the population and make valid inferences about its characteristics using reliable and credible statistical techniques.

The Workers Compensation division must have a sample that is sufficiently large and accurately representative of the population in order to perform relevant statistical inference. The sample must also preserve the power of equal probability associated with simple random sampling for statistical purposes. This enables the researchers to process the statistics without having to weigh different variables differently. Simple random sampling will not work with this data because carriers with higher paid losses tend to have a higher proportion of paid loss claims, making the distribution of paid loss claims unevenly distributed. In order to sample a larger percentage of those carriers, the division utilizes a two-stage type of probability sampling procedure known as "disproportionate stratified sampling." That procedure ensures that different groups within the population will be adequately represented in the sample.

The general strategy employed is to first create strata (subsets of the total population) that are more homogeneous than the population as a whole, and then to sample a different fraction of each strata. Then, when recombined through analysis, the resulting sample will be reasonably representative of the more heterogeneous total population. The population was stratified according to paid losses. The specific variable used to stratify the population was a percent of total paid losses for all workers compensation claims in the state of Kansas. Subsequent to stratification, the division selected carriers from each stratum by utilizing a random number generator. All carriers in any particular stratum had the same chances of being selected as any other carrier in the same stratum. The selected carriers were asked to randomly select claims from their own databases that met the CCS study criteria.

**Data Collection:** The organizations included in the study were then asked by the division to randomly sample from their databases approximately 200 (or less, if they did not have 200) claims for the specified calendar year. The sample was to be taken from each entity's pool of claims, including both medical and indemnity payments. Each claim in the sample also was required to have been open at least one day during the period of January 1, 2004, to December 31, 2004.

The division secured permission from the National Council on Compensation Insurance to print and use the Detailed Claim Information (DCI) survey instrument in order to create data definitions and structure for the Kansas Closed Claims Study survey. DCI is a national standard for reporting comprehensive claim data from insurance carriers. Adhering to the DCI structure, programmers in the Kansas Department of Labor created two software packages to assist

reporting entities. One package was a manual entry system; the other application allowed a text file to be imported electronically. Both products included editing limitations on inputs to certain data fields. In addition, the division's analysts performed data scrubbing on the data sets to ensure that accurate aggregate statistics were reported to the legislature.

**Response Rate:** Non-response bias is always a threat to the accuracy of a sample because non-respondents may differ significantly from survey respondents. Typically, in any study such as this one, certain organizations do not respond due to various circumstances, including, but not limited to, bankruptcy, refusal to answer or lost forms. This year, however, all participants responded, and thus, the statistics do not need to be adjusted to reflect a non-response rate.

**Adjusting for Inflation:** In order to compare claim costs over time the division utilized standard statistical procedures to adjust for inflation. Every year, the value of the dollar to the average American consumer is driven down by inflation. This makes comparison of costs from year to year difficult to accurately interpret because the value of the dollar does not remain constant. In order to remedy this situation, the Bureau of Labor Statistics (BLS) has produced multiplying factors that are meant to "even out" cost data. These factors are referred to as Consumer Price Indexes and when used properly in an inflation adjustment formula, allow the researcher to represent each year's costs with a consistent dollar value.

Over the last 25 years, the BLS has made numerous improvements to the CPI-U (Consumer Price Index for All Urban Consumers), making it a more accurate conversion factor for comparing costs over time. However, because the CPI-U is tied to Federal income tax brackets, Social Security benefits, wage levels specified in collective bargaining agreements, government programs and private contracts, it would be impracticable for the BLS to update older CPI-U's to reflect the changes. Therefore, the researcher is not able to represent costs over time in a consistent dollar value by using the CPI-U. The CPI-U is thus better situated for converting specific costs for simple comparisons, and not for analyzing time series data.

In order to remedy the situation for the researcher, the BLS has developed the Consumer Price Index for All Urban Consumers Research Series (CPI-U-RS). This series, built exclusively for researchers doing time series analyses, allows the researcher to represent cost figures that reflect estimates of what inflation would have been if it had been measured using current CPI-U methods since 1978. The CPI-U-RS incorporates most of the improvements made to the CPI-U over time, however it has some limitations. The estimates are based on research covering a short time and extrapolated to a longer time period. Additionally, some of the improvements haven't been included for various reasons. In spite of these limitations, the CPI-U-RS is the most detailed and systematic estimate available of a consistent CPI series.